

3 BIG BONUS FEATURES...SEE PAGE 96

1955  
fall

5th edition  
75¢

# HOMES TO LIVE IN

60 new plans for suburban and town life

FINANCING • SPARE TIME PROJECT • FANS  
KITCHENS • HOMES TO LIVE IN VIEWS  
BASEMENTS • DISPOSAL • SPACE MAGIC  
and other HELPFUL INFORMATION

specially planned by

**HOME  
DESIGN  
ASSOCIATES inc.**

SEYMOUR  
SNYDER





## YOUR STAKE IN THE FUTURE

THE stake you see firmly implanted in the ground represents the first step to owning your own home. This scene could happen anywhere and at any time. Whether imbedded by a merchant builder or your own contractor, this stake could easily be the symbol of your future happiness and even prosperity. The simple act of staking out the lot that is to be the site of one's home should be one of the most thrilling moments in a person's life. It climaxes the wonderful dream of ownership; it caps the deep human desire for security.

At that moment a man should have a feeling of pride, of accomplishment—not unlike the emotion our forefathers must have experienced when they staked out their claims after the long trek past new frontiers. It was the vision of that plain, unadorned stake in a bit of earth they and their heirs could henceforth call their own that first moved them to push forth into a vast unknown and brave countless dangers.

The act of driving home the stake brings with it a crowning sense of joy and continuing possession. But even more, it marks the beginning of new responsibilities. Our ancestors knew that. The stake was hardly the end of the road for them but the unfolding of new vistas into a glorious future: a future that would demand even more vision and strength than taking possession of the land and calling it their own.

So apt is the phrase: "In dreams begin responsibilities." The dream of putting in the stake denotes the inception of a brand new way of life. What a feeling of exhilaration! To know no matter what one has experienced in the past, from this moment on an entirely new sort of outlook lies ahead. It is as if this simple piece of wood planted in the ground was itself blossoming forth with promise and the fulfillment of faith. But in the holder it should evoke a sense

of obligation. It is only proper that the person then examine his or her own emotions to discover what one is prepared to contribute to this future.

If read aright, the stake driven into the earth should serve as a guidepost to renewed civic interest. For by inspiring the feeling of belonging it also includes the community one belongs to. And a community is dependent for its success on the beneficial participation of each of its members in all phases of that community's life.

But this significant sign also carries a message directly to the family. It is the point joining them together more strongly than before. It cements the family in a common bond of stability. Here is where they will always have a place of their own under the sun. This is the peg around which they will be able to build a united future. It's all a growing process. The stake was never meant to be the badge of selfish, ostentatious ownership. It has nothing to do with such a state of mind because it is planted deep in the soil of common hopes and common destinies.



*Harold Ratner*

Editor and Designer



# HOMES TO LIVE IN®

## PUBLICATION STAFF

*the editor*  
**Harold Ratner**  
*editorial director*  
**Irwin Alpert**  
*women's editor*  
**Johnnie Burnette**  
*art director*  
**Norman M. Graber**

## ARCHITECTURAL DESIGN STAFF

*designs*  
**Harold Ratner**  
*art director*  
**Albert Chorney**  
*engineer*  
**Irving Alpert**  
*construction and material consultants*  
**Anthony Papa**  
**Bernard Stolnick**  
**J. George Montano**  
*illustrators*  
**Brooks Kaufman**  
**Vincent Varsh**  
**Ara Derderian**  
**Robert Sauer**  
**J. Roger Powell**  
*design board*  
**David Miller**  
**Brooks Kaufman**  
**Edward Shields**  
**Santi Maestroni**

## ADVERTISING REPRESENTATIVES

**Sam Perry**  
299 Madison Ave.  
New York, N. Y.  
MU 2-8996  
**Prendergast & Minahan**  
168 N. Mich. Ave.  
Chicago 1, Ill.  
**Brand & Brand**  
1052 W. Sixth St.  
Los Angeles 17, Calif.

## PUBLISHERS

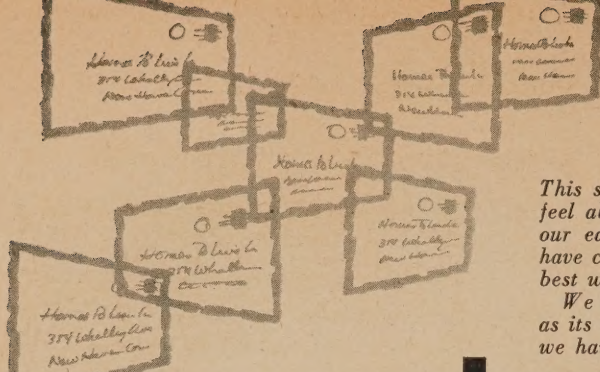
**Orange Publications Inc.**  
254 Whalley Avenue  
New Haven 11, Conn.

## CONTENTS

OUR READERS SAY.....	p. 2
HOMES TO LIVE IN VIEWS.....	p. 4
HOMES BUILDERS LIKE.....	p. 6
DOBBIN SLEPT HERE by Virginia Corsi.....	p. 14
FINANCING by Louis Fifer.....	p. 16
BED ROCK PLANNING: BASEMENTS.....	p. 18
DISPOSING OF THINGS by Rita Reif.....	p. 20
SUMMER FANS OUT.....	p. 22
SPACE MAGIC WITH FOLDING DOORS.....	p. 24
KITCHEN MUSTS by Harry Garson.....	p. 26
WOMEN'S TOUCH.....	p. 27
SPARETIME PROJECT.....	p. 28
FROM START TO FINISH.....	p. 31
PLANS FOR ENRICHED LIVING.....	p. 33
FOR YOUR HOME.....	p. 92
PRICE AND AREA CHART.....	p. 95
HOW TO ORDER.....	p. 96

The handsome board-and-batten split level home you see on the cover was designed by Home Design Associates, Inc., to provide for a typical family of four and a fifth on the way. It will shine most on a corner or wide inside lot. For complete sketches of this fetching model turn to page 59.





This space is devoted to your views, suggestions and questions. Please feel absolutely free to express your frank opinions about any phase of our editorial and home planning policies. Perhaps you would like to have certain features included in future editions of our magazine . . . the best way to let us know is by letter.

We believe a publication such as "Homes To Live In" is just as strong as its readership. Thus we hope you have as much concern about us as we have about you.

—The Editors

# our readers say...

## FOUND: ONE CONTRIBUTOR

Dear Editors:

In this morning's mail I received the very nice publication *Homes To Live In* and have nothing but the highest compliments for it. To me, the entire book is prepared in a very professional way and I am eagerly looking forward to reading future issues.

Louis J. Fifer  
New Haven, Conn.

You never know when you'll bump into a contributor in this business. Mr. Fifer, director of public relations for the First Federal Savings and Loan Association of New Haven, was so enthusiastic about *Homes To Live In* that he actually volunteered to do an article on home financing for us, a field in which he is well qualified to write. We accepted the piece and you'll find it on Page 16 entitled: "Financing On a Firm Foundation."—Ed.

★★★★★

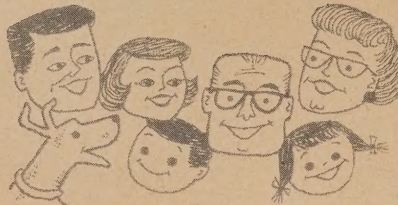


## END OF A SEARCH

Dear Editors:

My wife and I have spent over two months looking for a plan to suit our needs. It wasn't exactly an easy search as we had a very definite home in mind. Then we came upon *Homes To Live In* and were simply overjoyed to find your Design D. A. 153.

Robert M. Nelson  
Irving, Texas



## EVERYBODY'S HAPPY!

Dear Editors:

Thanks ever so much for your prompt response to our request. Your Design D. A. 72 seems best for our needs. We enjoyed looking at your lovely plans and are very happy with our choice.

Mr. and Mrs. Ken Testa  
San Rafael, California

★★★★★

## VENI, VIDI, VICI

Dear Editors:

I find your plans for D. A. 62 complete in every detail and want to tell you how satisfied I am with them.

However, before proceeding with construction and ordering additional plans I would deeply appreciate it if you could advise me where or whether anyone else has built a similar home using the D. A. 62 layout. Naturally, I would prefer looking at the model in the Boston area because it's near us. But I would be willing to go even further just for a look-see at the finished product.

Harold Silverstein  
Nashua, New Hampshire

There's a final chapter to Mr. Silverstein's homebuilding drama. He and his family came all the way from Nashua to see a finished model of D. A. 62 in Connecticut. The Silversteins immediately liked what they saw and the last time we talked to them they said they were planning to clear the decks for action in constructing their home. Good Luck!—Ed.

## VARIETY'S THE SPICE

Dear Editors:

Purchased your book and simply had to tell you that your plans and homes are excellent. I was especially impressed by the wide variety of your plans. They're wonderful!

David Landry  
Keene, N. H.

★★★★★



## WE AIM TO PLEASE

Dear Editors:

Last September I bought *Homes To Live In*, ordered Design D. A. 50 and built from it. You'll never know how very much we are enjoying our home. It's everything we could have asked for—and more! It was so pleasant having it all planned and so conveniently arranged for us. That's what I really call serving the public.

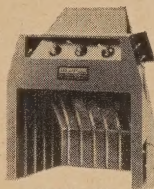
Incidentally, I have a good friend in Port Arthur, Texas, who is very much interested in building at the moment. Because of my fortunate experience with you I took the liberty of sending her a copy of your wonderful magazine. (Continued on page 32)



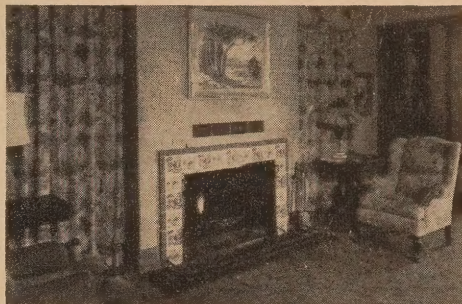
**for maximum warm air circulation,  
fuel economy and smokeless operation  
build the masonry walls of your fireplace around**

The HEATFORM fireplace is the heart of the home where family and friends gather. No other modern convenience contributes more to comfortable living. HEATFORM retains the hospitality of the open hearth. It is built to furnace principles, with air chambers to capture and circulate heat lost up the chimney by the ordinary fireplace.

HEATFORM fireplaces cost but little more. The unit is a part of the fireplace, consisting of firebox, throat, high dome, and damper, replacing other materials and labor necessary in the old-fashioned fireplace.



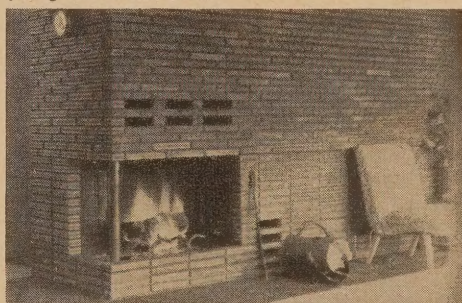
Model "A"  
This fireplace is built around Model "A" unit. Side warm-air outlets and cool-air inlets are placed on projecting sides.



This modern fireplace built around Model "A", with beautiful Pennsylvania Dutch tile trim. Cool-air inlets are placed on projecting sides and, for greater heating efficiency, the owner selected modern panel front outlet grille.



Model "A" HEATFORM fireplace with brick trim and walls of knotty pine. Front warm-air outlet. Inlets at floor level on projecting sides in book shelves.

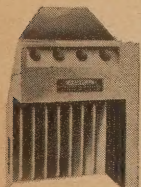


Another Model "S" fireplace built of brick. Spaced masonry inlets and outlet. One inlet and outlet shown on face of fireplace. Other inlet in rear hall.

HEATFORM has all the good qualities of other circulating fireplace units, PLUS these exclusive advantages:

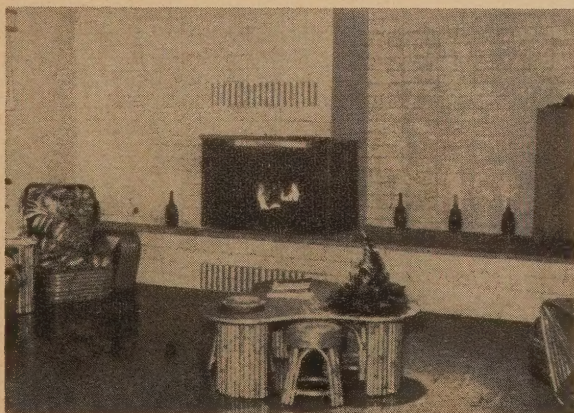
- ribbed reinforced boiler plate firebox for greater strength
- all metal parts beneath the chimney sealed with masonry to prevent corrosion
- larger air-inlet and outlet and contact of air to all heating surfaces prevent the metal from reaching damaging temperatures
- air chambers surround the firebox and throat. Multiple connecting air passages around and through the throat add valuable heating surface. Heat captured by upper chamber is lost by most other units. These round air passages are spaced for proper passage of smoke to the chimney.
- HEATFORM is a guide for the masonry (hearth to flue) assuring perfect draft with no smoke troubles.

**INSIST UPON HEATFORM. NO OTHER FIREPLACE WILL SERVE YOU AS WELL**



Model "S"

This modern corner fireplace built around Model "S" affords view of fire from front and either side. If view of fire from front and both sides is desired, use Model "M".



HEATFORM IS SOLD THROUGH BUILDING  
MATERIAL DEALERS

**WRITE TODAY** for free literature  
& dealer nearest you

**SUPERIOR FIREPLACE CO.**

DEPT. HTL 551  
601 North Point Rd.  
Baltimore 6, Maryland

DEPT. HTL 551  
1708 E. 15th St.,  
Los Angeles 21, Calif.

(\*) HEATFORM is registered trademark.



Typical traditional  
entrance with  
leaded sidelights



In traditional vein  
is paneled polish  
of fireplace wall

Newel post and balusters  
are components of  
traditional charm





**CONTEMPORARY**

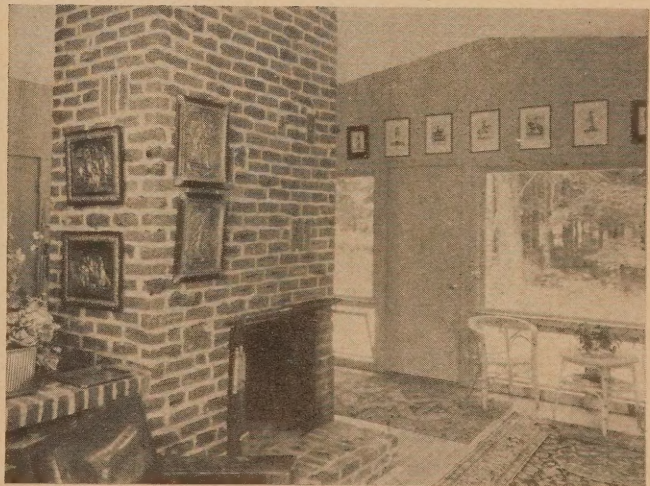
**HOMES** TO LIVE IN

*views*



Typical contemporary  
entrance with  
generous brick planter

Free standing  
fireplace divides  
contemporary room



Note typical stair  
treatment of contemporary  
split level

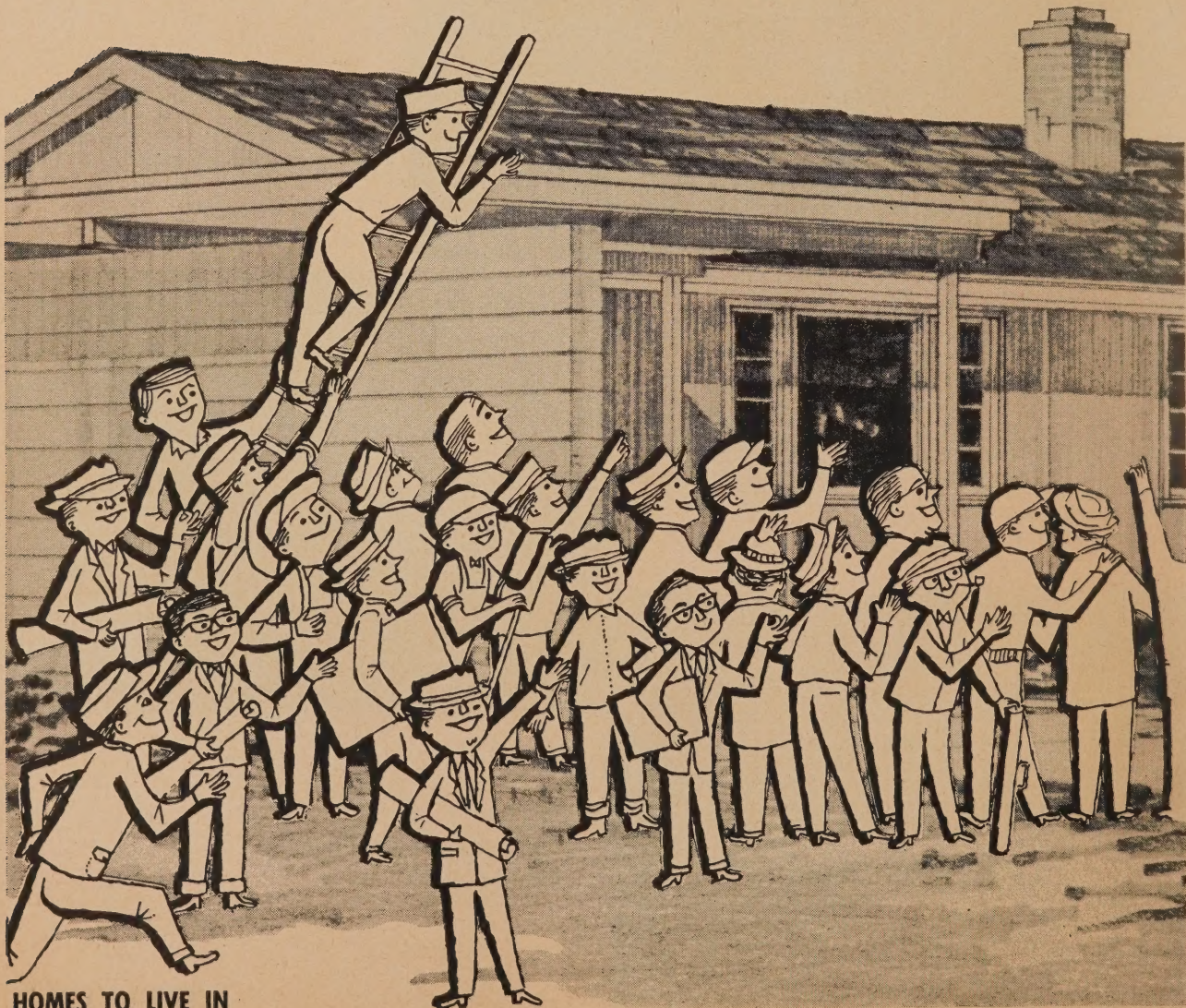




# HOMES BUILDERS LIKE...

*Homes To Live In*, you know, was primarily intended to throw the spotlight on dominant home building trends for the prospective homeowner, particularly the novice planning his or her first dream house. But ever since our first issue appeared we've been hearing more and more from the builders themselves. It seems they also want to get into the act. Of course, we were always aware that our models stood up to the most rigid professional standards and specifications. But were we surprised at the tenor of some of the letters we received from the experts! Why, they sounded like a bunch of kids with new toys. It did our hearts good to hear them praise our plans to the sky for originality and imaginativeness. We also got a big kick out of their eagerness to order our designs as the best in the field for their clients. It was as if they were prospective homeowners all over again.

Well, Mr. Builder, we're not going to let you down. As a result of your terrific reaction we've decided to include a series of plans drawn especially for you. But wait a minute, Mr. and Mrs. Homeplanner, before you skip over these pages! Just because we're talking to the "pros" at the moment is no reason to feel that you people are excluded from the conversation. In fact, you'll discover builders like plans for the very same reasons you do. After all, underneath all those boards and battens a builder is a really human kind of fellow. Don't let those plumb bobs, rules and trowels fool you for an instant. When a builder plunges himself into the study





of layout demands he's doing it fundamentally for your benefit. His chief interest is keyed to your comfort and satisfaction. If anyone aims to please it's the builder of homes.

Remember, his reputation and livelihood are at stake. Putting up a home is no laughing matter. The builder's future is directly involved with the homeowner's. For the act of construction cements a lifetime tie. If a builder fails to make certain that all planning is coordinated or is deprived of vital assists from a competent designer and architect, his prestige could be gravely jeopardized. One shabbily constructed home could be enough to do the trick. For it isn't easy to erase such a big and costly mistake.

So the builder's preferences and taboos aren't substantially different from the ordinary homeplanner's likes and dislikes. We know you builders and developers appreciate and admire compactness and good looks in a home. After all, you're going to be judged by the finished product. That's why eye-appeal is one of your primary considerations. There's nothing that gets your professional dander up so much as one of those so-called "shoebox" affairs. Any builder worth his lumber and nails will balk at sacrificing an excellent plan arrangement for the sake of toe-the-mark budget compulsions. Yet a capable builder is constantly aware that cost, too, is a vital part of the operation and will strive to attain compactness whenever and wherever he can. For if he accomplishes this, it means he will be able to husband and intelligently deploy his men and equipment on a job so as to concentrate more effectively on the essentials.

**T**HE qualities you builders prefer in a home never go against the homeowner's grain. Your emphasis on snug, compact planning offers numerous dividends to the homeowner. Such planning affords greater ease of movement while cleverly saving steps. By putting this emphasis where it is really needed you will readily win the homeowner's undying gratitude. And that's what you want most of all. In the long run that kind of gratitude pays off far better than a fast profit. For it's the much-treasured guarantee of a fine reputation.

Now the starting line you builders toe in any homeplanning operation is your choice of the all important site. In making your site selection—long before you even begin to think about the home itself—you are usually guided by having a particular market in mind. Generally speaking, the specific market you are aiming at will invariably determine your site's location. These two factors, in turn, will then decide the type of home you plan to build.

In this, our first section on builders' homes, we assumed your market and site were primarily attuned to the needs of the average family in the middle income brackets. Future sections, of course, will embrace every economic background in the home-building field. But in our initial venture we felt it might be more to the builder's general interest if we teed off with the so-called mass market of home purchasers.

In our presentation of this homeplanning class we followed definite lines naturally associated with the middle income market. To begin with, we ranged our layouts for grouping between 1,000 and 1,300 square feet, exclusive of such accessories as carport and storage space. And—even though it may be old hat to mention the fact—we kept everything down to stock size standards. But to a resourcefully designing spirit such limitations need be hardly restrictive, as you will discover when you study the ensuing series of plans. For the proper amount of enterprise and imagination can turn them to advantage. A builder is especially quick to appreciate this kind of know-how. He realizes at once that the plans are making the most of their potentialities.

Thus we try to provide elements in our planning that are not usually found in this small home category—features that transcend the commonplace and endow the entire model with a fresh vitality. By deft, subtle touches such as

recessed entrances, modern glass-enclosed china closets and attractive room dividers, decor is imbued with a refreshingly new and integral function. Similarly, the clever variation of materials like glass, plastics, painted block walls and a change from the conventional shingle appearance retains the decor theme as a vital component while offering novel and striking eye-appeal.

**A**T the same time there must be preserved the strict avoidance of any decorative arrangement that might possibly offend the dictates of good taste. If there's anything an intelligent builder detests it's one of those domestic surreys with the ginger-bread fringe on top. For these unnecessary frills and furbelows are really tacked on just to "doll up" the structure. A builder is well aware that this type of extravagant structural fancifulness can simply ruin a home's vigorously natural look and send the costs soaring skyward. He knows, moreover, that a forced and exaggerated decor has frequently dampened a home's sales appeal. Today's normal prospective home buyer cares little about such pretentiousness. In fact, he'd probably feel rather uncomfortable in a home that put on airs. Give him the home with a simple yet smart appearance . . . one that he can easily live in and up to.

From the builder's viewpoint, the best selling quality is more home for less money. That's a goal we've followed throughout our plans. That's a standard a builder can easily grasp and effectively develop. To sustain that objective requires a willingness on his part to approach his job with an open mind and a heap of common sense. He is always on the lookout for new, cost-saving ideas that will increase his profit and the marketability of his product also reflect in the every day living of those who buy his homes.

Uncomplicated designs for home living based chiefly on functional demands are blueprints for economy. Poor planning can grow into a builder's nightmare. Eccentric use of materials tends to nullify his investment. A good builder keeps a clear head on his shoulders at all times. He is continually aware of the type of person he's building for and his market area. His materials, as in the present instance, will be the least expensive but the best looking and most durable; his efforts at compactness will be geared to afford the easiest flow of movement; and all the lines of his product, both inside and out, will strive for simplicity and cleanness.

**I**N our series of homes that builders like, individuality and independence make each design stand out on its own unique merits. Yet as a group they share several characteristics in common. These analogous features universal to all categories whether low, medium or high-priced, are what especially endear a home to a builder. For example, every builder has a weak spot for generous closet and storage space such as our plans allow for. He also likes ample provisions for comfortable dining space and good-sized kitchen area because he realizes these items are prime selling points. No matter how much labor and material a builder lavishes on a dwelling, in the final analysis it's the home that speaks for and sells itself. All the sales pressure in the world won't make a home seem more attractive to a prospective buyer's eye unless the product itself has an ingratiating flexibility about it.

That's why those charming entries and spacious living and dining rooms are so dramatically important. They offer an indefinable vitality to interiors that enchants Mrs. Prospective Home-Buyer virtually at a glance. But while these features perform such invigorating services for the potential homeowner, they also prove an animating tonic to the builder's personal pride as craftsman and planner. He feels uplifted by the thought that he—in his way—is contributing his share toward insuring the contentment and security of others. For in this game it's axiomatic that if you scratch a happy homeowner you'll find a happy builder. ●

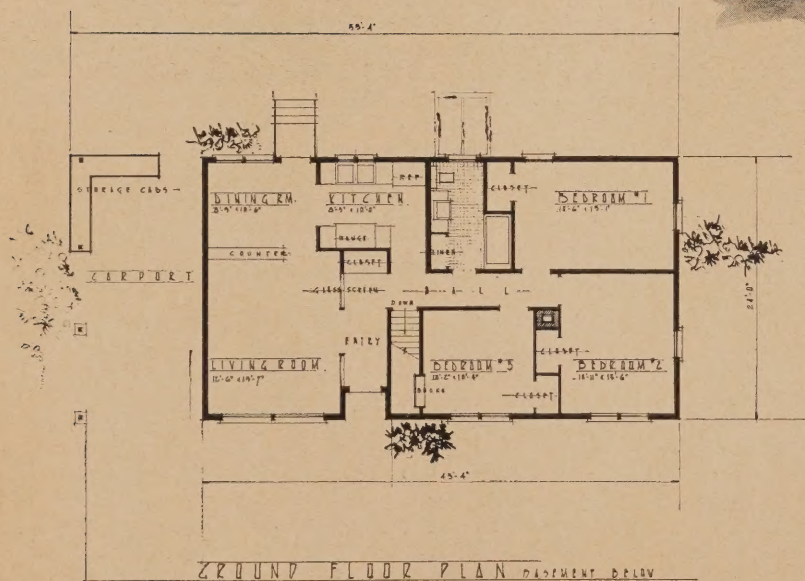
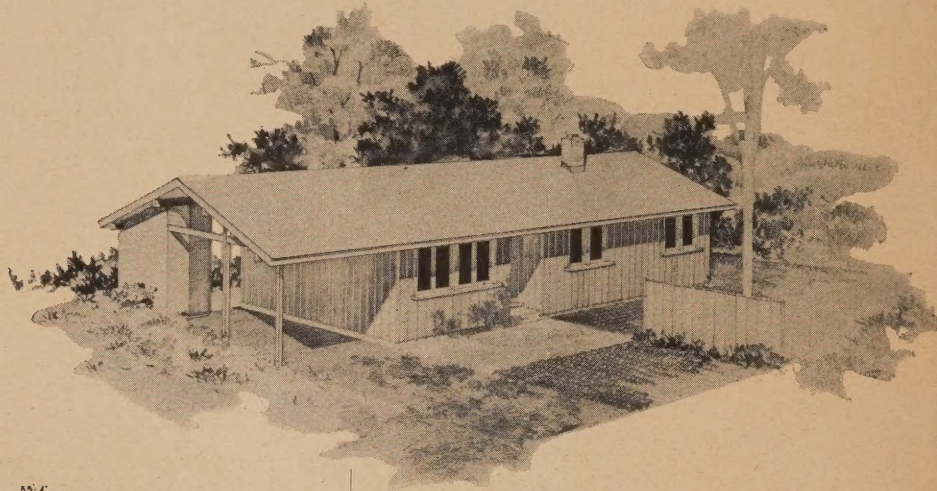




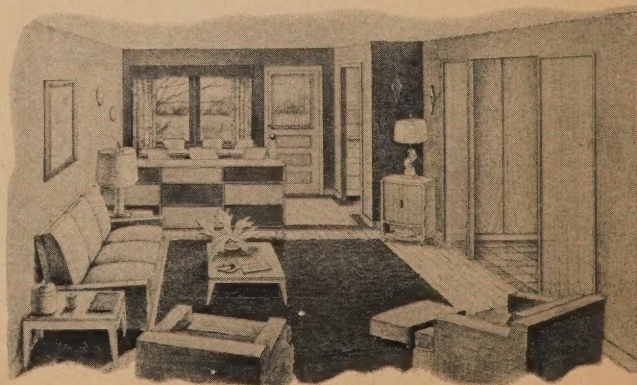
Home Design Associates

# ► DESIGN DA 210

You can't judge a book by its cover. Remove the carport with its delightfully rustic aura enhanced by braces, beams and heavy wooden column and this home looks small, doesn't it? But this tight, little contemporary offers a heap of living. Not an inch of its 1,000 square feet is squandered on trivia. Every bit of its carefully planned interior has been designed for comfort and convenience with storage space plus.



No one's home so let's look inside and see how the compact interior has been utilized. The pattern glass wall on the right, setting off the vestibule, is an inviting approach to living quarters equipped with contemporary pieces hewing to simple lines. A checkerboard bookcase divider sets off the dining space, set up for six at dinner. Some of the bookcase sections are open on the dining side to provide shelving.



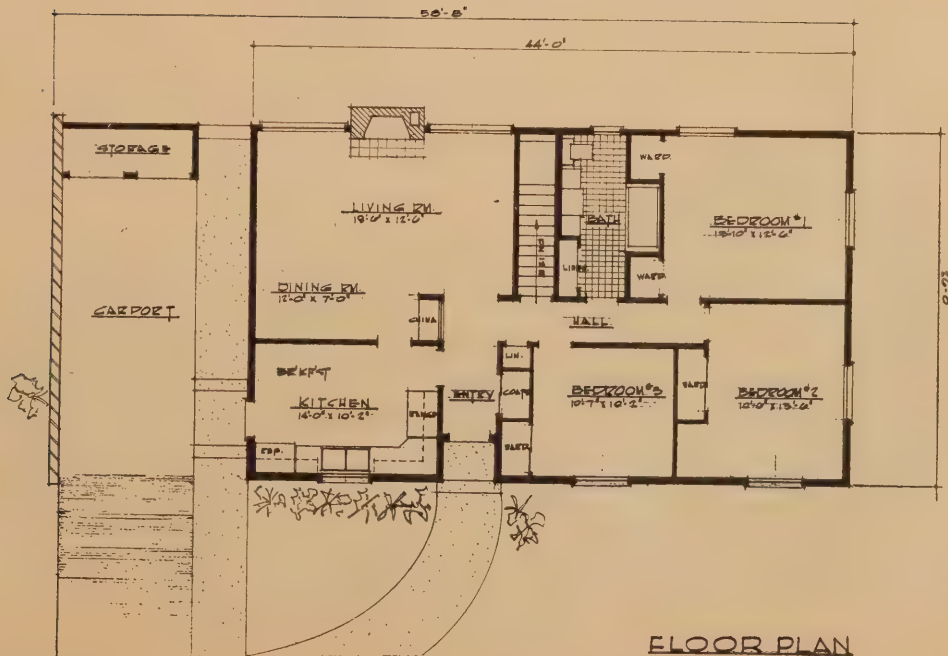
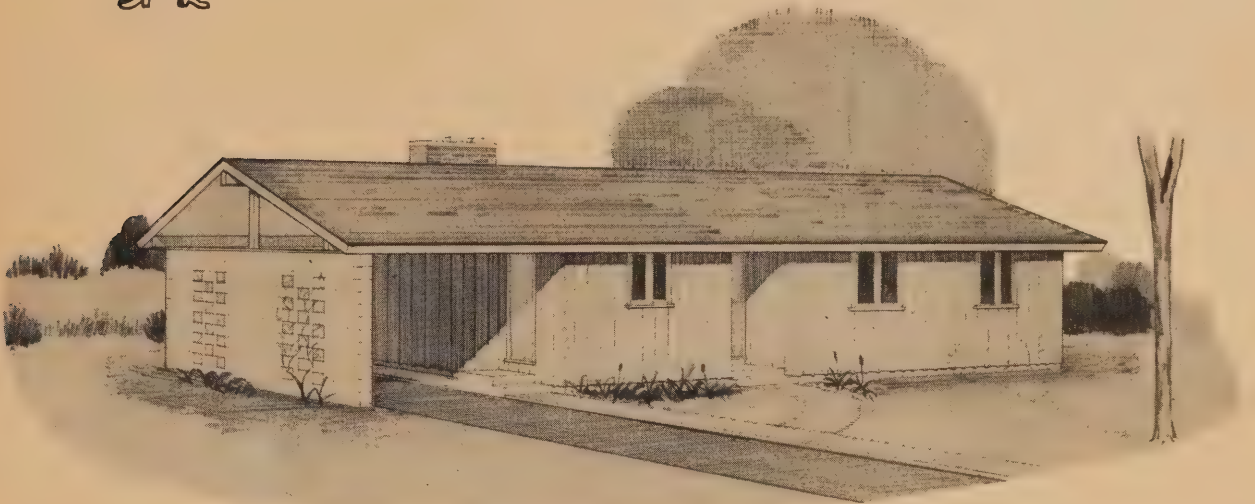




Home Design Associates

► **DESIGN DA 232**

Variety and richness of texture sound like terms the salesgirl in the dress salon uses, but they apply to this graceful medium-priced contemporary with its blending of the symmetry of boards and battens and the enduring effect of the cinder block. The thoughtful interior design benefits from a china cabinet of pattern glass that partitions the entry from the living-dining quarters with a fireplace centered in a window wall.



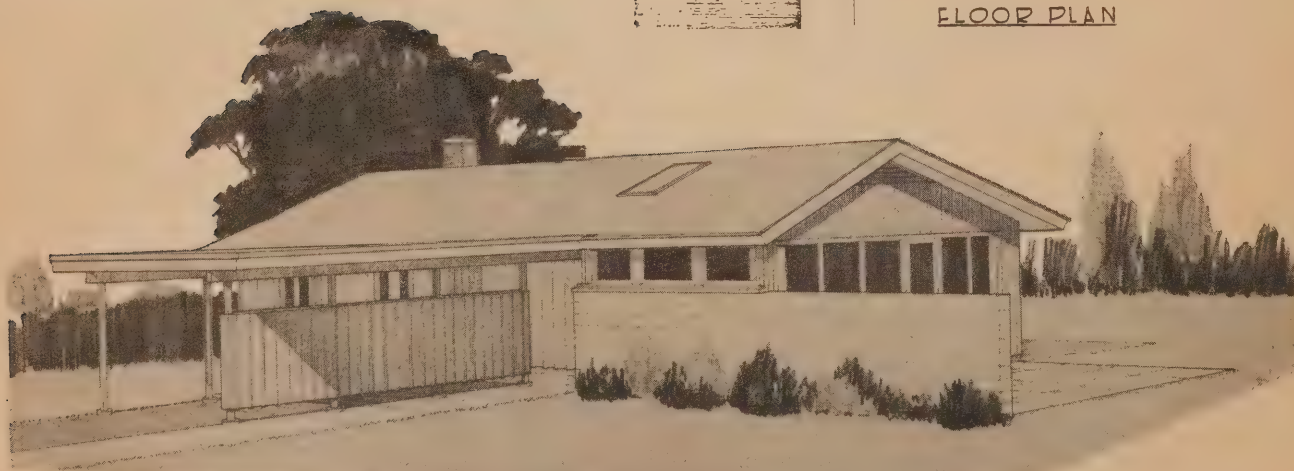
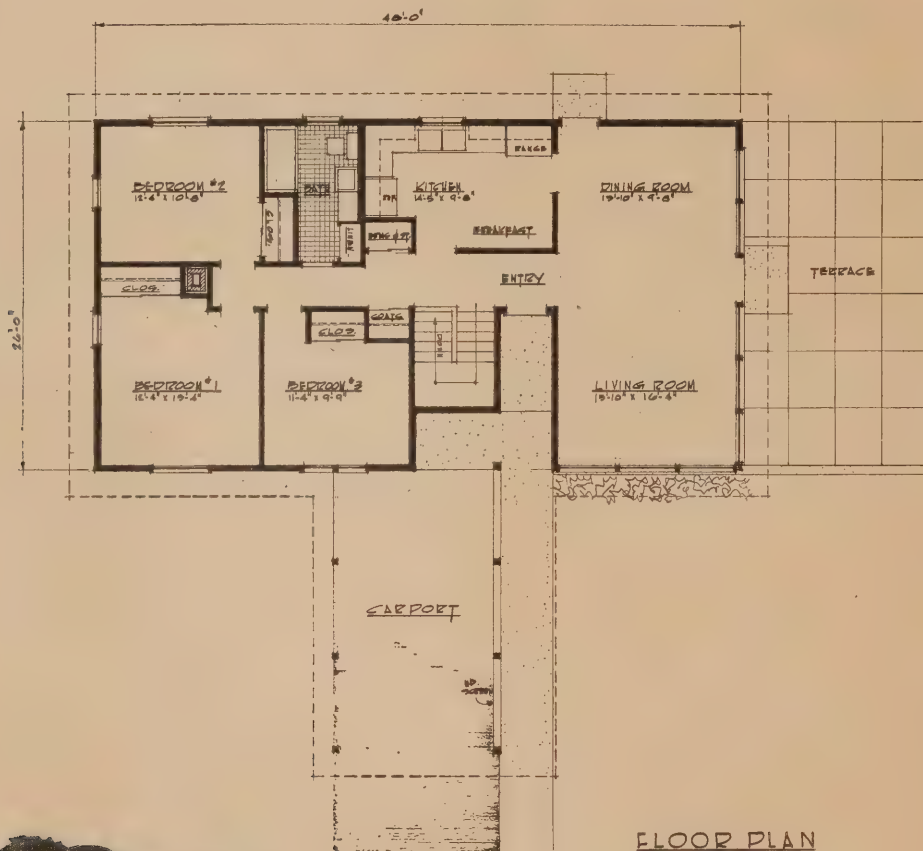




Home Design Associates

► DESIGN DA 233

The cinder block blended into surrounding boards and battens serves a double purpose—it sets off the entry at the end of the covered walk and provides a secluding backdrop for the terrace. From the roof, light filters into the entry, whose open construction adds to a spacious feeling. This moderately priced contemporary also has full glass window wall, closets for many uses and areas for family meals and formal dining.



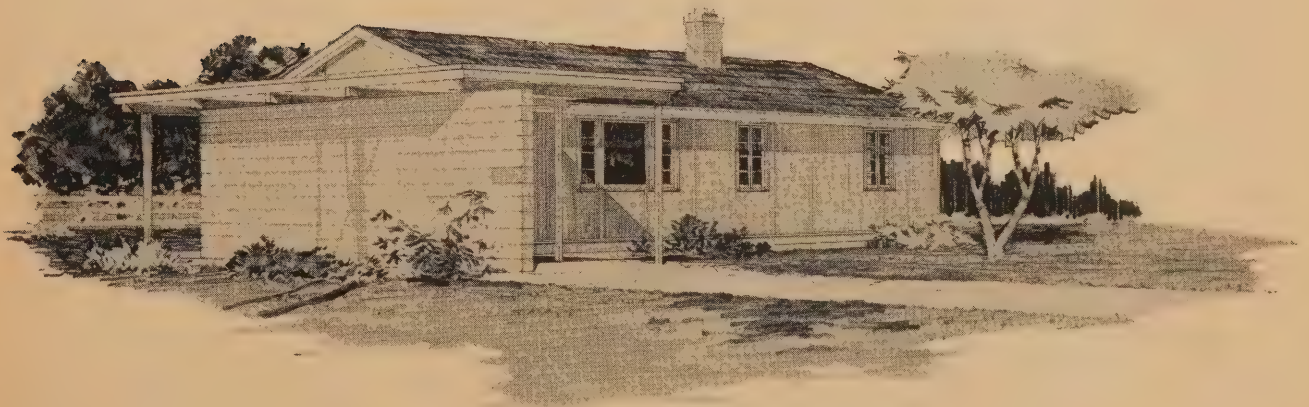
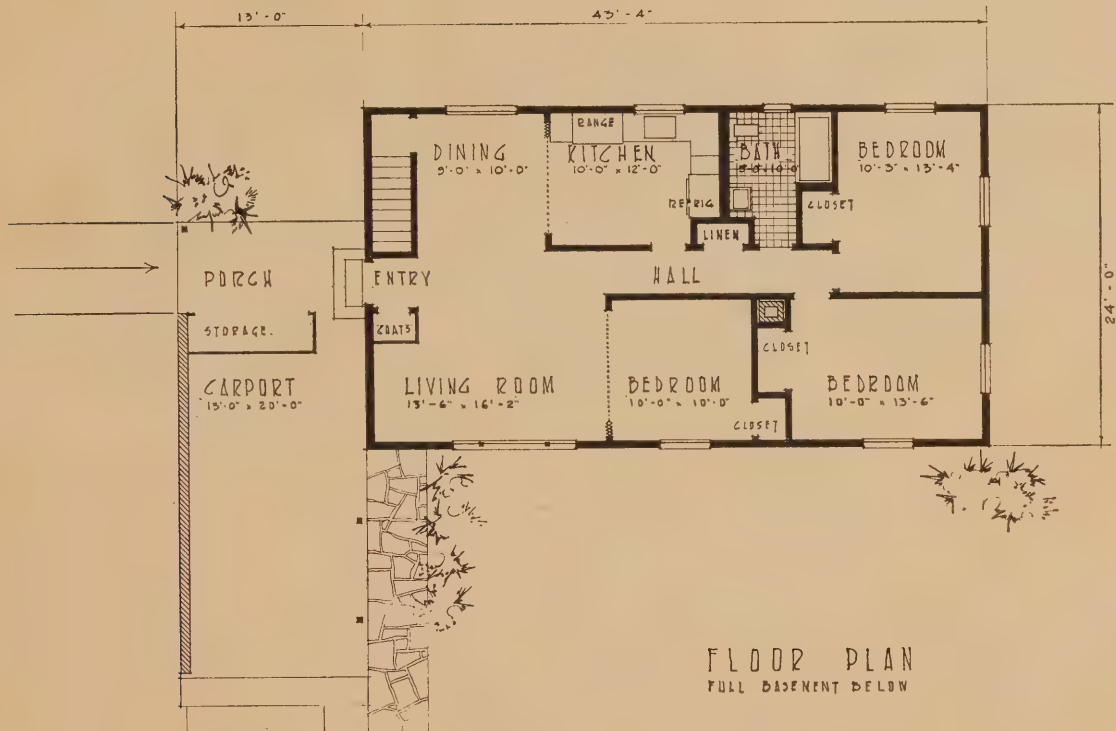




Home Design Associates

► DESIGN DA 237

By taking advantage of a medley of material—cinder block, asbestos and battens—and construction utilizing depth of site, this design has been conceived as a small, three-bedroom contemporary with emphasis on economy and flexibility without sacrifices of structural harmony and appeal. The use of a number of folding doors—in the bedroom, in the kitchen, in the closets—provides a cost-cutting factor while permitting multiple room use.



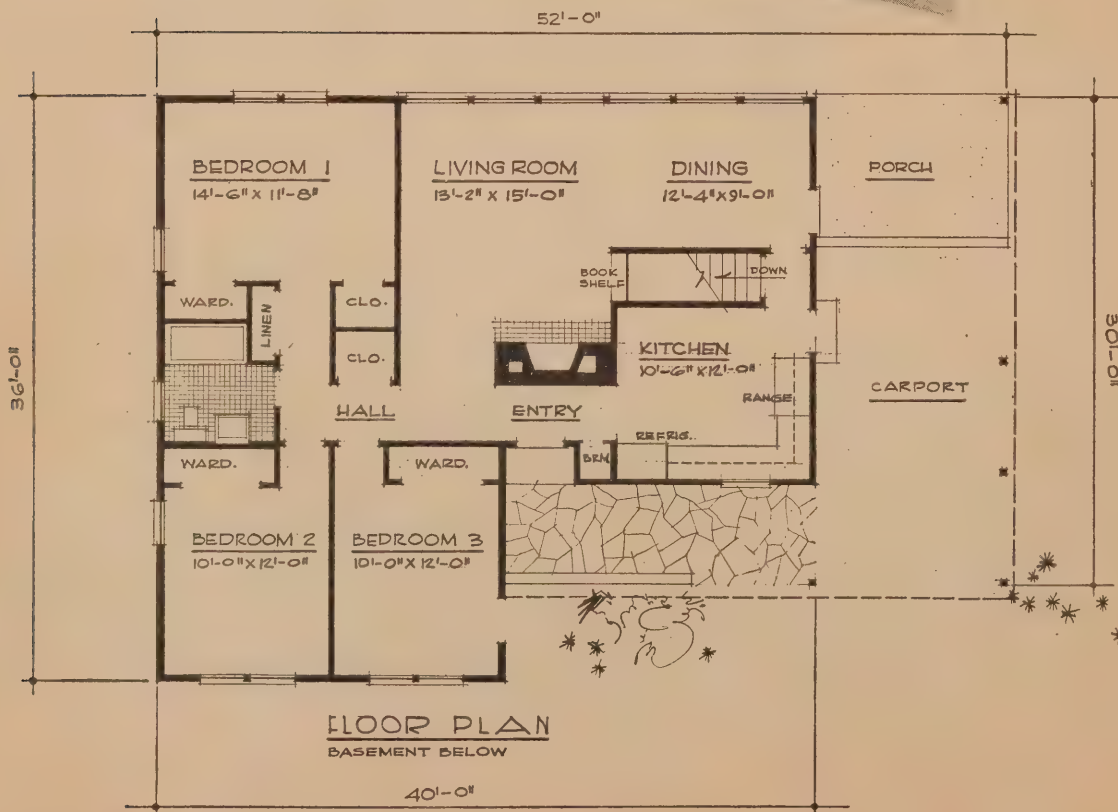
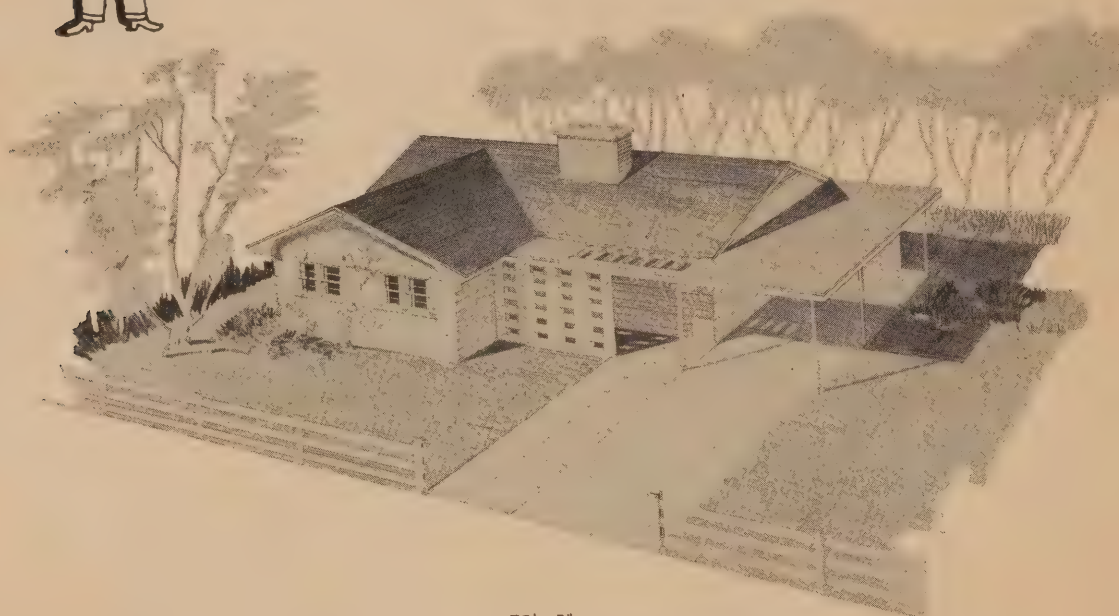




Home Design Associates

► DESIGN DA 239

Masonry is the predominant decorative motif of this contemporary, medium-priced, three-bedroom. Ingenuity is evidenced in the touch of hiding the front entrance behind a patterned masonry wall, which is complemented by the open trellis work of the roof overhang. A partially patterned masonry wall divides the carport and porch. Inside one encounters a masonry wall backstopping the fireplace as well as a window wall encasing the living-dining area.



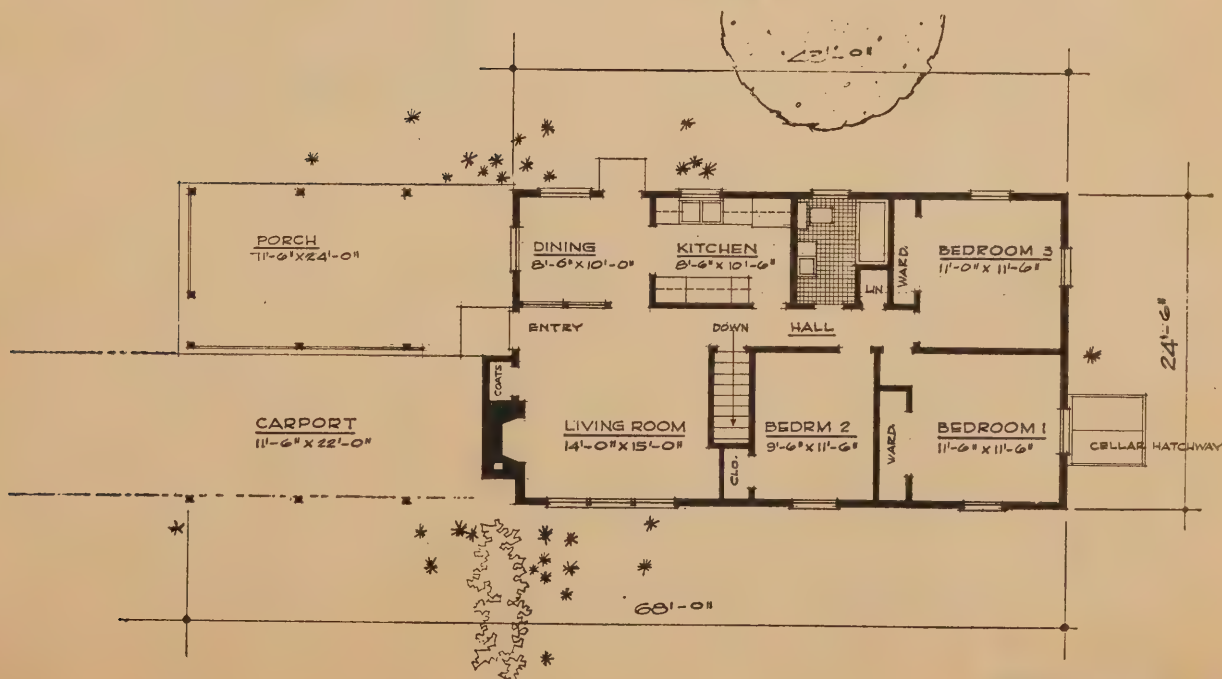
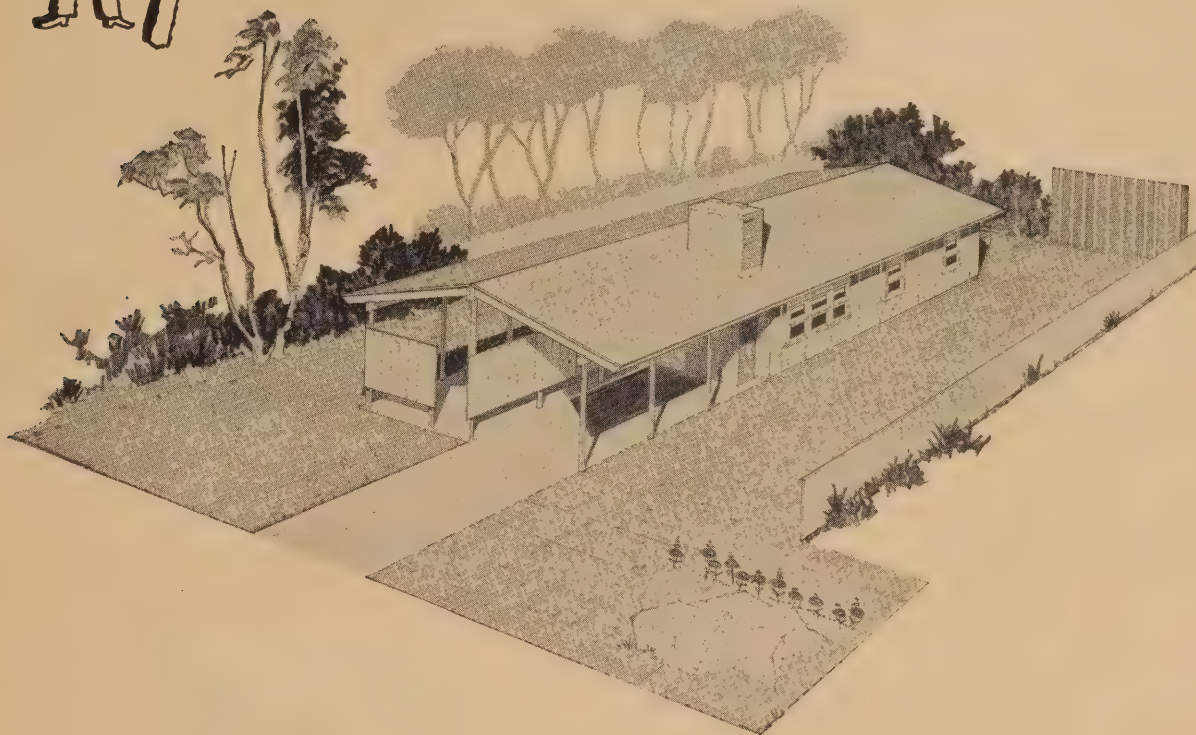




Home Design Associates

# ► DESIGN DA 242

The challenge of the troublesome narrow lot that confronts building contractors and just plain home-builders alike has been overcome in this design laid out to use longitude rather than frontage. Fronting are a carport and a terrace-porch that can be closed in an infinite variety of ways other than the inexpensive way shown. The entry is set off by a glass or transparent plastic wall. Stock materials are used throughout.



FLOOR PLAN  
FULL BASEMENT BELOW





# Dobbin Slept Here

By  
Virginia  
Korsi

*How an old, rundown stable was transformed into a charming and highly livable home by the tremendous drive and ingenuity of a 27-year-old woman who planned the operation virtually single-handedly was discovered by the editors. We feel the numerous trials and tribulations she went through can offer valuable lessons to many prospective homeowners. For this is the saga of how a gal—short on money but long on courage—overcame extremely heavy odds to fulfill her domestic dream. In this, the first of three parts, our enterprising heroine Virginia describes in her own words how she found and built her “stable” home.*



*Virginia and the Boss*

**T**HERE are many ways to build a home. The easy way is to find a suitable lot, hire the best planners your money can afford, let the contractors have the headaches, proudly watch your home take shape from a distance and move in with the movers.

Perhaps the hardest thing to do in the building field is to modernize an existing old house, streamlining the plentiful kinks the builders of the gingerbread era loved to include in their models.

But even tougher is to take a barn—not even conceived as living quarters for humans—and convert it into a home in the suburbs of a big city. Well, that's what I'm doing. And what I've already gone through in the process of finding

and launching the project is something I'm sure every potential homeowner will find profitable and enlightening to his or her experience. But to begin at the beginning . . .

Last January I decided for various and sundry reasons that the time had come for New York City and this Korsi family to part company. The Korsi family, I might add, is a tightly knit unit consisting of me—The Head—and six-year-old Elisa, my daughter—The Boss. Aside from definitely knowing we wanted to leave our 1½-room apartment in Manhattan to hit those wide open spaces, we were fairly ignorant about everything else we wanted to do.

In a way, I suppose, I wanted to have

my cake and eat it. I was determined to set up the family tepee in a small rural community. This was a most important factor because I had irrevocably decided to raise my youngster in a country atmosphere with all the healthy advantages of wholesome country life. Yet my adult mind clung stubbornly to one mental reservation about this proposed back-to-nature movement. I insisted that the small town in the country be close enough for comfort to a fairly large city. You see, I sincerely doubt if I'll ever get over the glamorous and fascinating call of the stirring metropolis.

After considerable deliberation and reams of map study I finally whittled my choice down to Connecticut. Con-



necticut intrigued me for several reasons. First off, I was literally overcome by the Nutmeg State's sweeping natural beauty. The panoramic Connecticut landscape possessed deeply moving qualities that profoundly affected an imaginative nature such as mine. I also liked the people. I had always admired their interest in what was going on in the world about them. Last but not least was the state's convenient proximity to New York.

I MADE New Haven the beachhead for my rustic invasion. The minute I arrived in the historic Elm City I headed for a real estate office where I explained as best I could just what I had in mind. At the time I wasn't too sure myself what it was that I wanted. All I had was a vague plan involving a certain amount of seclusion, a reasonable portion of land and plenty of margin for self-expression. I suppose even at that point in the game my mind was toying with a project that simply had to be different from the traditional approach. But after the agent heard my story he suggested I strike out on my own.

The morning following our arrival in New Haven we rented a car and headed for the country with no definite destination before us. After several hours of fruitless touring we happened to find ourselves in Guilford, a dreamy, pleasant 316-year-old community with a well-scrubbed New England look about it and a population of 5,000. We immediately enlisted the services of a local real estate agent who became our faithful, patient guide on what turned out to be a futile daylong search for a home. Exhausted and disappointed, I was ready to call it quits when the agent—perhaps in an attempt to buoy up my sagging spirit or in a last stab effort—inquired half in jest if I could possibly wax enthusiastic at that hour of the day over a vacant stable. I was in no mood for jokes, yet out of sheer weariness I told him we'd take a look at it just so long as it was on the way back to town, which it was.

When we reached the spot my eyes opened wide. I could see at a glance that at least here was the ideal setting of which I had dreamed long and fondly. The site, located high above a lake in charming, idyllic woodland surroundings, was refreshingly picturesque with an air of brisk aloofness. It seemed to fit hand-in-glove with my idea of seclusion in a hearty, wholesome atmosphere. But what a letdown I experienced once I entered the stable itself! I guess even the horses would have turned up their noses at interior conditions. Everything was one grand mess. The previous four-legged occupants had left ample evidence of their long stay, time and the elements had put their finishing touches to the general picture of ruin and disrepair and

the only living things that appeared to appreciate the spot were the spiders that festooned the walls and ceilings with garlands of cobwebs.

Access to the inside, I might mention, was gained through a giant sliding door that creaked on its hinges and resisted my most strenuous efforts to open it. The building itself—like most stables—had no inside finish and still kept relatively intact its old division into seven stalls. The floor was partly rotted through in several spots so I had to tread lightly across the planking. My coat stayed buttoned up to the throat for a strong March wind whistled through the wall's innumerable cracks.

My spirit was just about ready to hit rock bottom. But this horrible state of things which might have dampened and daunted an older heart had the very opposite effect on Elisa. The Boss was literally captivated by the picture! Her young fancy was simply tickled by the prospect of turning an old stable as if by the touch of a fairy's wand into our castle-to-be in the country. In the twinkling of an eye she decided such a place was far too good for a gang of spiders and that it had been fatefully waiting for us all this time to rescue it from oblivion. She made the decision and I closed the deal—Hobson's choice.

The "deal" involved the purchase of 5½ acres and the stable. All business and legal transactions were completed in record time inasmuch as we were eager to begin the actual herculean task of transformation. A short time later I engaged a local architect. I had frequently heard that although an architect may represent an additional expense to one's budget allowance, a substantial saving of money can be effected in the long run by eliminating the possibility of costly errors in planning.

The first step taken by the architectural firm I engaged was to measure the interior and exterior of the building I selected. Pictures were also shot of the structure from various important angles. Armed with this statistical and pictorial background material, the architects then proceeded to draw up a set of plans for my approval. The blueprints were based on a five-room layout with a 20 x 20 foot living room. I gave them a general idea of what I wanted in the way of window space and a room placement and they produced a plan they felt would be the most economically feasible. With some changes this plan became the one we decided to use in Operation Stable Home.

Another highly valuable service the architects performed for me was to accumulate an extensive range of work estimates from contractors along with a list of itemized expenses and costs for all the necessary repairs and alterations. Well, I didn't have to be an expert on

home-building to realize after looking over the estimates that the prices quoted were way beyond my budget.

Once I decided that I couldn't afford the luxury of a contractor I began shopping around during the next few days for competent carpenters who might shoulder the job. It was at this time I discovered one's local lumber or hardware store are happy hunting grounds for good technicians in the field of home-building—i.e., carpenters, masons, plumbers, electricians, etc. As a matter of fact, these were the two sources that helped me locate the capable assistance I was so desperately in need of during this rather trying period.

IT took me a little time but I finally succeeded in finding men who gave me a reasonable work estimate and sufficient evidence of their ability to do the job satisfactorily. This can be one of the most difficult and least rewarding chapters in any homebuilder's epic. And while I'm on the subject, the best advice I can offer anyone planning to build or alter a home or have any kind of general home work done is this: Don't be afraid to haggle. Talk turkey and don't necessarily fall for the first offer you get. If you become a shrinking violet about haggling when it's necessary you're liable to wind up behind the financial eight-ball. A frank approach is the best one of all. Let anyone you negotiate with know right off the bat that you definitely intend to compare estimates and consider bids. If business moguls can adhere to this procedure so can you. Believe me, no one will resent this attitude.

Once I got past these hurdles my next step was to evict the countless insect tribes that had pitched camp in my home-to-be. The floors also had to be swept. Piles of fertilizer lay all about. Moreover, I soon discovered the horses had not wanted for barnyard companionship. It was apparent a cow had kept them company. Practically smack in the middle of the stable was Bossy's rusty trough just where she left it before she departed for greener pastures. I quickly realized this project was going to demand a pair of strong shoulders and a tremendous patience. But I had to start sometime and somewhere. So on one raw, miserable and rainy March day I commenced mop up operations.

I realized many other cloudy days still lay before me. But even as I pushed my broom that first day I knew brighter days were ahead for at last the project was underway. But before the sun broke through I can tell you I faced plenty of stormy weather during those sieges of hammering, sawing and plastering. But these I'll tell you about in the next issue.





*Of all the signs that turn up in front of the new home you are about to purchase or are about to start building, none is more important than the dollar sign—and that should be in front of you, plenty far in front, long before any of the other signs are put up.*

# FINANCING on a FIRM FOUNDATION

*by Louis J. Fifer*

*Director of Public Relations  
First Federal Savings and Loan Association  
New Haven, Connecticut*

**C**ERTAINLY, it is a wonderful feeling to be driving along that shaded suburban road and spot a "For Sale" sign on the very "dream house" you have been hunting for on the week-end excursions from the city apartment. Even more gloriously satisfactory is the feeling that wells up inside you when you close the deal and see the "Sold" sign outside *your* home.

That same feeling sweeps over you when you see the sign "John Doe General Contractor" poking up on your plot of land, and watch the cluster of signs grow in the wake of the first bite of excavation as a host of subcontractors and artisans descend on your property.

But in the forefront of all these other signs—and of far more paramount importance—is the good old dollar sign. Strangely enough, many persons think of the acquisition of a new home in terms of such things as choosing the site and choosing the design, hiring a builder-contractor and concentrating on watching a dream materialize. All too often many potential home purchasers forget about the financing and financial aspects of the dream until the late stages and then sometimes too late.

The foundation of any new home—already erected or about to be erected—is the financing, and the sounder the financing, buttressed by advance planning, the solidier the foundation.

Most Americans today have saved

some money toward their new home, but the chances are that only a tiny percentage of all the purchasers have enough money or have saved enough money to pay "cash" for their new home.

In fact, financing has to be at the base of most home purchases, for Federal Housing Administration findings indicate that the typical buyer is in his middle thirties, who is buying at a time when his family is developing rather than at the time of his marriage. Moreover, FHA statistics show that a substantial number are in their low thirties or have not even hit their thirtieth birthday.

On the other hand, purchasers do not have as long to pile up required equity, and longer maturities—in many cases up to 30 years—also permit lower monthly payments in financing.

Without bagfuls of cash, most Americans have to borrow money to get that new home and therefore find it necessary to give back a mortgage on it to the lender who puts up the money. This financial transaction has become so common in the Twentieth Century way of life that most persons take it for granted.

The odds are heavy that you are one of the millions of Americans short of ready cash if you have read this far, so you will do well to concentrate on financing to buy or build.

The first thing to do is to get together in a family council and take up ways and means of financing and of adjusting

your budget. All operating costs must be calculated along with monthly repayments of your loan, so a total budget survey is necessary in advance of borrowing.

How much should you decide you can safely pay in acquiring a new ready-built home. A rough rule of thumb is to take your annual income and multiply it by two. But there are a number of factors that have a bearing on the general rule. If your savings are large, if your salary is scheduled to rise on predictable regular intervals, if investments are coming due, if you have a small family with minimal outlays for food, clothing and other needs, then you can shoot a little higher.

If your equity payment has to be small, if your income is irregular, if the outlook for a salary increase is bleak, if you may have to move suddenly because of the nature of your work, if the costs of maintaining your family are high, then you might give some thought to trimming your sails slightly.

In addition, it is highly wise to subtract from your total savings and assets an adequate Emergency Reserve Fund to provide for sickness and unexpected difficulties. Some financial authorities think it is wise to set aside the equivalent of two months' salary.

Now the time has come to think of financing your new home, and there are many long-term favorable mortgage loans



available. There are two plans in wide use.

There is the straight mortgage. This is a single payment involving a written promise to repay the full amount at a given future date and interest payments at given intervals during the life of the mortgage.

There is the amortized mortgage. This is installment payments, with each payment including both the interest due and a portion of the principal. Usually payments are made monthly. Most families choose this plan, and most financing agencies now insist on it.

There are different points of view about the length of time over which payments should be carried. The shorter the time the smaller the amount that will have to go for interest, but the longer the time the smaller the monthly payments and the easier the strain on the family budget. Remember too that interest rates make a big difference over an extended period of time.

As for the steps involved when you set about getting a mortgage on your new home, let's follow in the footsteps of an average case.

Mr. and Mrs. John Jones have decided that they are now in a position to own their own home and they have made up their minds to build one. They have selected a plan that will suit their needs, both now and in the future and they have purchased a lot, upon which the home is to be built.

Next they went to their friend, Mr. Carl Olson, the home builder-contractor. After looking over the plans, Mr. Olson said that he would build the house, according to certain specifications for \$15,000, on the Jones' lot. This price seemed within the Jones' means, and the specifications were satisfactory to them.

**T**HE JONESES had paid cash for their lot and owned it free and clear. They had \$5,000 in their savings account, which they felt that they could spend for the construction of their new home. So, off they went, with their builder friend, Mr. Olson, to the local Federal Savings and Loan Association to inquire about a mortgage loan.

At the Association they talked to Mr. Thomas Stuart, who for years had been in the mortgage lending business. Mr. Stuart, in conversation with the Joneses, filled out a mortgage loan application and obtained miscellaneous information from them, which included such things as where Mr. Jones worked and for how long, his salary, their ages, where they had charge accounts, where they had other loans and other things of importance. This inquiry was for information which could be used by the Association to evaluate the Joneses as prospective borrowers.

Then Mr. Stuart received from the Joneses and Mr. Olson the house plans

and specifications with which he wanted to make an appraisal. This meant that he wanted to evaluate the potential finished home and from it decide how much money his Association could lend to the Joneses to build it. With this, the first part of the mortgage transaction was over.

After the Joneses had left, Mr. Stuart called the local credit bureau for a credit report on them, to decide their credit standing.

**I**N A few days, Mr. Stuart called the Joneses and asked them to come to the Association's office to discuss their mortgage matter. Upon arrival, Mr. Stuart explained that his Association, after careful study of their application, would be pleased to lend to the Joneses the amount of \$10,000 for 20 years at 5 per cent interest. This obviously was the needed amount to add to the Jones' \$5,000 savings to build their new home. The Joneses signed the acceptance of the mortgage loan and now their home was beginning to take shape—financially.

The Joneses and Mr. Olson then signed the contract for the construction of their new home and the building began. In the meantime, the necessary legal matters were being taken care of pertaining to title searching, etc.

After the foundation of the new home was erected and the first floor was laid, Mr. Olson was given the first payment of the \$15,000 (made up of the Jones' \$5,000 savings and their \$10,000 loan from the Savings and Loan Association). At this time, the Joneses signed their \$10,000 mortgage with the Association. As work progressed, the remainder of the money was paid to Mr. Olson, as certain stages of the home were completed and approved. Soon the house was completed. Mr. Olson was paid in full and the Joneses were new home owners.

Under the terms of the mortgage, the Joneses were to pay \$66.00 per month, which included interest and principal repayment plus one-twelfth of their real estate taxes. However, they may pay more if they desire, and then they will pay their mortgage off in fewer than 20 years. Each year, at real estate tax time, the Association pays the Jones' tax bill out of the reserve they have built up from their monthly payments. The Joneses were given an account book as their record of their mortgage and each month as they make their payments, the transaction will be posted in the book. The Association also keeps a record of the Joneses' mortgage, and at all times these two records agree.

Incorporated in the terms of the mortgage contract was an "open-end clause" which meant that as time went on and the Joneses gradually paid off their mortgage, they were building up certain "readvance" privileges. This meant that in the future, if they wanted to im-

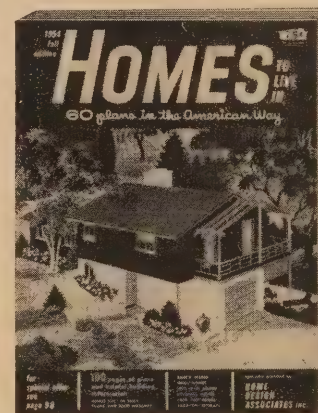
prove their home for any one of numerous things, they could borrow back the money they had paid on their mortgage at the same rate of interest. To meet their mortgage amortization pay-off date, their monthly payments would be increased slightly.

Keep the dollar sign always in front of you and the other signs will take care of themselves. Consult Savings and Loan Associations, Homestead Associations, Banks and Insurance Companies for help and guidance in planning one of the biggest capital investments of your life. When your financing is on a firm foundation, you will really enjoy living in your new home. ●

## AVAILABLE...



1955 spring edition ▲



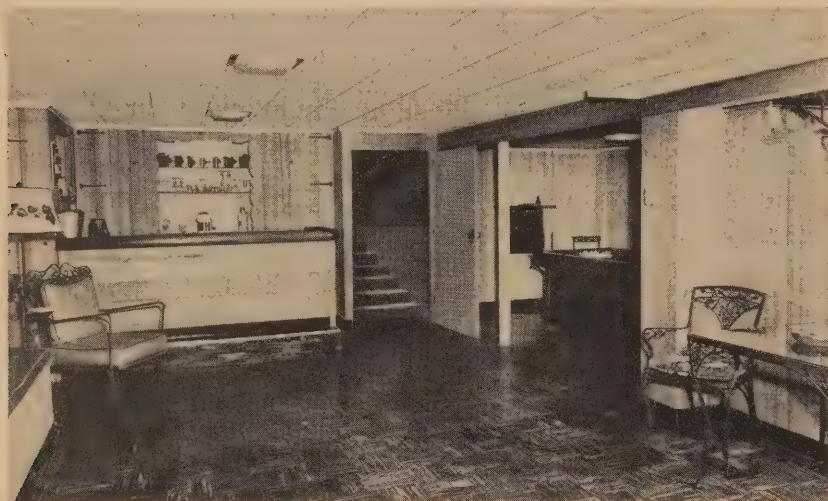
1954 fall edition ▲

*Due to many requests, these past issues are available for a limited time only. Write and let us know how many copies you desire at 75¢ each, postage prepaid.*

**ORANGE PUBLICATIONS, Inc.**  
P.O. Box 111,  
Mount Vernon, New York



# bedrock planning: BASEMENTS



*The foundation of most arguments at the "chinfeasts" where homeowners and prospective homeowners get together to discuss somebody's plans for a new home is just that—should the new home have a basement?*

ONE question sure to generate more heat than the furnace—not only among homeowners but among builders, designers and architects—is the question of the "bargain basement" or what amounts to a plush basement apartment or the basementless home.

Like most arguments, there is more noise than substance in the conversational give-and-take, as if the absence of a basement automatically gives a dwelling a sophisticated contemporary look. By the same token, the absence of a basement does not make a dwelling look like cheap temporary housing or unfit or unsafe for year-round living. In terms of styling, one thing is certain—a basement is not any more essential to one type of dwelling than to another type.

Another thing is certain: a basement is the "best buy" of any part of the new home. No other space can be obtained at so little cost. Figure it out for yourself. The cost of building the rooms above grade ranges widely from about \$7.50 to about \$14 a square foot. The cost of a basement amounts to only about \$1.00 a square foot.

Moreover, remember that a basementless home ordinarily means an excavation of several feet to permit the installation of radiant heating or to provide the crawl space needed for access to pipes, plus excavation by hand to dig the trenches for the footings for the dwelling.

How much more digging is needed for a basement, which usually runs about seven or eight feet? Since footings are required anyway, in either case, the added cost of a basement amounts to the digging of another four or five feet. Using a shovel or a bulldozer ordinarily makes the whole

digging process not very expensive. The only other element of cost in the basement—the basic skeleton setup—is the stairs going down.

If a basement is such a bargain, how can any prospective homeowner even think of putting up a home without one? There are, however, a number of reasons for doing without a basement. First, if there is rock near the surface, because excavation can come high. Second, if waterproofing is involved because of water above the planned basement level. Third, if there is little frost because of the climate, such as in the sunny Southland. In the South the footings can go to just below the finished grade line. In the North footings have to go deep to get below the frost line. Fourth, if, because of location again, no heating at all is required. Fifth, if the climate of the planned home is marked by long damp spells that would be likely to produce a wet basement from condensation on walls and floor. Sixth, if the projected dwelling is a summer home solely, because little storage space would be needed.

On the other hand, there are, in general, conditions that make basements well worth their slight additional outlay. These include a dry climate in which the basement won't sweat and a sandy soil with good drainage to eliminate any water problem. Another important consideration is the size of the lot. With a narrow or shallow plot of ground, and space at a premium, the basement can provide a number of rooms and storage space. Moreover, the overall size of the structure can be correspondingly smaller. If there is a grade from street to home that allows a basement garage, don't



even think twice about having a foundation area. The same considerations on the value of basements apply even more so for those fortunate enough to be able to have a basement on a sloping site that permits large windows and produces a highly livable extra segment of the home.

There are a million and one other reasons why the overwhelmingly vast majority of prospective homeowners want basements, in addition to the homebuilding bargain it provides by doubling the living area of the first floor for so little money.

The basement is the coolest part of the home in summer time and generally also a warm part in the winter time. A basement saves costly wear and tear on the other rooms of the family mansion. Household activities can go on in usual fashion while the youngsters "raise the roof" with their noisy play below. Senior members of the household can find in the basement a place to relax away from it all. The basement is generally inexpensive to improve: a good part of it can be done by the family itself.

The international situation has a bearing on basements, too. The world has passed from the Atomic Age to the Hydrogen Bomb Era and who knows what's ahead. There is scant protection against these weapons at best. But a basement—perhaps with a specially reinforced nook—offers some protection at a time when civil defense people are stressing the value of getting under some shelter as a shield against radiation.

**T**HERE are, obviously, many compelling reasons why the bulk of new householders insist on basements. But there are basements and basements. While our thoughts are still in a serious vein, stop and recall for a moment some horrible examples—basements all of us have been in, that contain a furnace, laundry tubs, makeshift shelves to placate the lady of the house, a collection of old magazines, some uncleaned paint brushes and an unbelievable collection of family flotsam and jetsam.

Such basements—aside from the waste of daily living space—often are the result of poor planning.

The decision on what kind of a basement to have belongs in the bedrock planning of every person's thinking about a new home.

A thoughtfully planned basement can add immensely to the enjoyment of the new home, as well as represent additional dollars in its resale value. Therefore, the prospective homeowner would be well advised to bear in mind these vitally important points, even before ground is broken.

1. Even though the rooms in the basement may not be finished off until later, after the home has had a heap of living, the location of the rooms desired in the basement should be pre-planned so that the heating unit can be located in relation to them.

2. Care should be taken that the outside walls are properly waterproofed before back filling.

3. The basement should be made deep enough so that there will be sufficient head room after the heating contractor has installed the pipes or ducts. This will permit installation of a finished ceiling.

4. Provision should be made for a door or hatchway that leads directly to the outside. This eliminates much tracking through the first floor and makes the basement convenient to use as well as safe for gatherings by providing full, separate access. This entrance should be included when the basement is built because its inclusion later is more costly.

5. Basement windows are likely to be mere air vents compared with the windows upstairs. If possible at least one or two basement windows should be made larger by digging out deeper window wells. In this way better light, ventilation and appearance can be achieved. Otherwise, planning should incorporate artificial light for most basement activity and should be generous in allowing for overhead lights and wall

outlets. There is never any trouble in finding a use for a wall outlet—the trouble is when the outlet isn't there.

6. Footings, appropriately named because the whole structure has its weight on them, should be set in the firmest bedding and should always extend below the frost level of the particular area except where the footings rest on rock.

"Let's get downstairs and have some fun" has a hearty, pleasant sound whether voiced by a group of youngsters trooping in from school or expressed by adults during an evening visit. In either case it means that the basement is a cheerful, decorated place serving the whims of the family for lounging or comfortable relaxation or the desires of Dad, Mom or the kids for various recreational activities. This is the kind of basement described in a teenager's words as "having your own vacation place handy whenever you want it."

To get this kind of a basement takes careful calculation of how best to utilize the available space and how best to subdivide it in terms of essential needs and recreational desires.

In terms of the average size home, say 40 feet by 24 feet, it seems possible to have a 20 by 12 heating and storage room, a 20 by 12 recreation room and the rest of the basement for a variety of purposes, such as a spare room, a hobby corner, a workshop, etc. The individual imagination and the individual's budget are virtually the only limitations on the possibilities of the basement.

The determining factors in the kind of basement Mr. and Mrs. New Homeowner are going to have are obviously the needs and size of their family, the age of their children, their favorite hobbies, the frequency with which they entertain, the number of wedding gifts they are keeping to use when they get some extra money, the number of items they have accumulated over many years of travel on the seas of matrimony and countless other reasons.

The first step in planning in a family conference to determine particular requisites. Then it is a handy guide to get the floor plan on paper and chart the location of installations, such as furnace, laundry, doors, windows, stairways, plumbing, wiring, etc., allowing for easy access to fuses, meters, valves and related units. Within the overall dimensions of the basement make sure to set off dimensions of each room area, location of partitions, location of fixed objects and future bulky items such as workbenches or food freezers and the location of lighting fixtures.

On a second chart jot down the interests and activities of members of the family. List the ways each one would use or would like to use part of the basement. What are the play habits of the youngsters and how many friends do they have? What are Dad's pursuits?

**G**IVE some thought, too, to whether the television set should be placed in a basement area, an arrangement that may be found desirable because it leaves the rest of the home quiet and removes an unwieldy piece from the upstairs arrangement.

Weigh the merits of convertibility. Should a downstairs lounge have a sofa that pulls out into a bed for a guest room? Should the recreation room double in brass for both youngsters and adults?

Don't forget to explore various space-saving possibilities, such as under-the-stair space. At little expense a series of cabinets can be put in one side or both sides of a staircase. An accommodating, otherwise unusable corner can be made into an extra closet or a storage wall can be installed with shelves for linens, cutlery, dishes, and clothes and with overhead compartments for luggage, sport equipment and games.

The inevitable family compromises emerge from all this planning, but this is to the good, for you now have a design for your basement that expresses your individual interests and desires and that serves your needs. ●





# disposing of things

*During the languorous summer months the back yard becomes not only the recreation area for all members of the family, but also a feasting ground for insects—that is if unsightly trash cans are in evidence.*

**F**OR this and other more practical reasons other than following the old maxim "cleanliness is next to Godliness" manufacturers of waste disposers have met with great success since they first introduced these appliances shortly before and again after World War II.

Incinerators and garbage grinders in this period of time have become necessary adjuncts to the kitchen or cellar. The home owner of necessity has taken the burden of waste disposal from the shoulders of city planners and solved the problem himself. The reasons for this usurpation of responsibility are that building activity across the country has outrun the limits of the city incinerators' capacity, and eaten up lands once devoted to sprawling city dumps. In addition labor costs have increased sufficiently in this period to make it necessary for garbage collections to be reduced from once a day to twice a week in many a suburban area.

Foreseeing the drastic results of this situation gas appliance manufacturers began developing home incinerators on a major scale shortly after World War II. These appliances are designed to dispose of garbage and rubbish leaving only tin cans and glass bottles for the infrequent garbage collection. More than forty makes have developed incinerators and have found ready markets in the fast growing com-

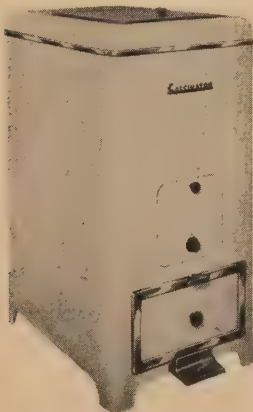
munities surrounding Cleveland, Denver, Detroit and in the suburban areas of Illinois and Pennsylvania.

Since the gravity of the situation has acquainted many homeowners with the need for this appliance, thousands have replaced the unsightly outdoor trash can with the neat compact indoor incinerator. To date nearly 100,000 units have been installed around Cleveland and over 100,000 near Detroit where fast growing suburbs were causing major incineration problems to city fathers.

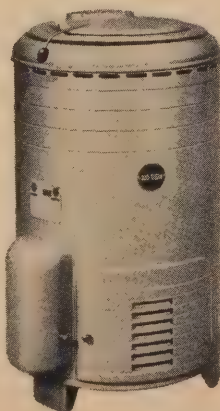
The home incinerator reduces garbage and rubbish to an ash by continuous heat that dehydrates waste. The homeowner who spends his evenings or weekends in the garden has found good use for this ash as a fertilizer.

In order that the home incinerator be distinguished from commercial varieties found in industrial plants and apartment houses, manufacturers point out that more often than not commercial incineration involves open fires burning refuse by fuels such as coal, coke and oil. The home version is primarily gas-fired, although one electric model is being manufactured by the Calcinator Corporation.

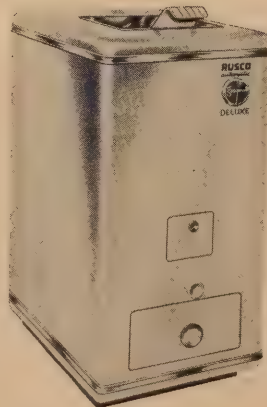
Resembling in form but smaller than a washing machine or freezer, this appliance is easily installed in homes where there is piped gas. The unit should be placed with clearance



Calcinator



Duo-Therm



Rusco



Bard-Matic



of not less than 48 inches at top and front, 12 inches at sides and rear and 18 inches from flue pipe, according to Underwriters' Laboratories. The vent of the incinerator is connected by the installer to the chimney for the elimination of light gases.

Chimneys that will safely carry this gaseous elimination are those made of brick, stone, solid block masonry or concrete or prefabricated. The Modern Controls Corporation, makers of the Model B-1 incinerator, further warns that chimneys should be air tight, free from obstruction and without bends or crooks. The flue and lining should be inspected before installation and then periodically to make sure the chimney is drawing properly, this concern advises.

**S**ELECTING the most suitable location for installation requires that homeowners examine cellars for the best area with proper ventilation. Unventilated areas or utility rooms, according to the Philadelphia Gas Company, are not recommended. Further it says that gas disposers require sufficient air for proper combustion. It is also undesirable to place these units out of doors since their operation might be impeded by high winds or corrosion thereby giving poor results, it adds. There are, however, units specifically designed for outdoor use.

After the initial investment for the unit, which may be anywhere from \$99.50 to \$150, operating costs average about 2 cents a day, according to the Gas Appliance Manufacturers. The capacity will also vary from 1.5 to 2.5 bushels and the floor space the appliance will occupy will be about 18 by 24 inches.

There are 37 box-shaped models including the Coro-Aire made by Republic Steel, the Calcinator and the Detroit Jewel made by the Detroit Michigan Stove Company. The Incinor and Duo-Way and Duo-Therm made by firms of the same names, on the other hand, are circular in form. Square-shaped upright models called Warm Morning are produced by the Locke Stove Company and the Oakland Foundry Company known as the Oakland.

As with many washing machines, one merely loads the unit from the top, sets control dials, which indicate the type of waste to be consumed and the length of time required for the operation. Paper takes little time for disposal while dry garbage and certain types of rubbish burn at a slower rate. In "quick-burn" incinerators wet garbage and rubbish of a heavier nature may require up to an hour and a half or two hours when the machine is loaded to capacity. Another warning urges that owners never overload some machines with paper alone or burn paper alone at any time.

Some tips recently issued by the Model concern indicate

the most efficient way to operate this appliance: burn table scraps and trash daily before they become garbage; after draining, bundle table scraps loosely in newspaper, shake grate firmly each time before using; to load the incinerator place newspapers in first, then cartons, then table scraps on top; empty the ash pan at least once a week.

The appliance although comparatively new includes design features as an attraction to buyers on many models. A safety latch for the protection of children is included on the Gas-Posall; a foot pedal to open the top is found on the Caloric Calor-a-Tred; a self-sealing lid is used on the Majestic Company; a sealed pilot is featured by the Oakland and Gas-Posall; and a fan type flame that covers a broader area in the combustion chamber may be had with the Warm Morning. An off-the-floor model made by the Reznor Manufacturing Company comes with or without legs.

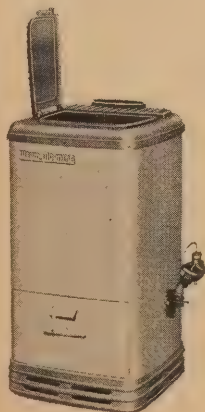
Several of these units are insulated with Fiberglas as in the Oakland, or lined with Fiberglas banded by aluminum foil such as the Caloric. Others are lined with glass as is the Majestic, fire brick as is the Warm Morning, or stainless steel as is the Duo-Therm. Most units have white baked enamel finishes while many have porcelain tops with nickel trim.

Trash disposal units that are designed for back yard use and are set in operation by lighting a match after loading, have also been appearing in greater numbers on the home market. One such, the Alsto, is made of special aluminized steel and the six models made by this firm range in price from \$12 for a two bushel capacity unit to \$70 for a deluxe three bushel capacity unit made of stainless steel with satin finish.

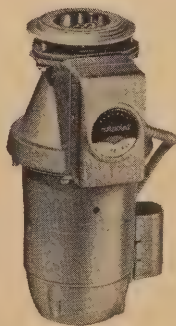
No gas or electrical connections are needed for the Bardmatic Corporation Garbage Eliminator System, which is ignited by a "catalytic starter," a chemical specially designed for the system. This cone-shaped unit is painted in green and black, made of heavy gauge steel, is 23 inches high by 24 inches in diameter at its base and according to the makers the machine, which costs around \$30, may be installed by the man of the house. Dig an 18-inch deep round hole to accommodate the open-sided lower cylindrical section and the unit may be installed with such simple tools as a screw driver and a wrench.

A transfer container is supplied with the Bardmatic, which is kept near the sink in the kitchen in which unwrapped garbage is kept until transferred to the eliminator. All types of household garbage including plate scrapings, bones, egg shells, coffee grounds, fruit rinds, meat scraps, vegetables, flower stalks are handled safely by the Bardmatic, the makers say. Glass, metal, cloth or paper should never be placed in the unit, they add.

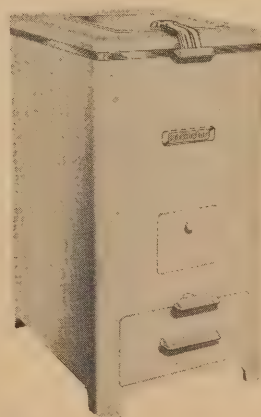
(Continued on page 89)



Warm Morning



Hotpoint

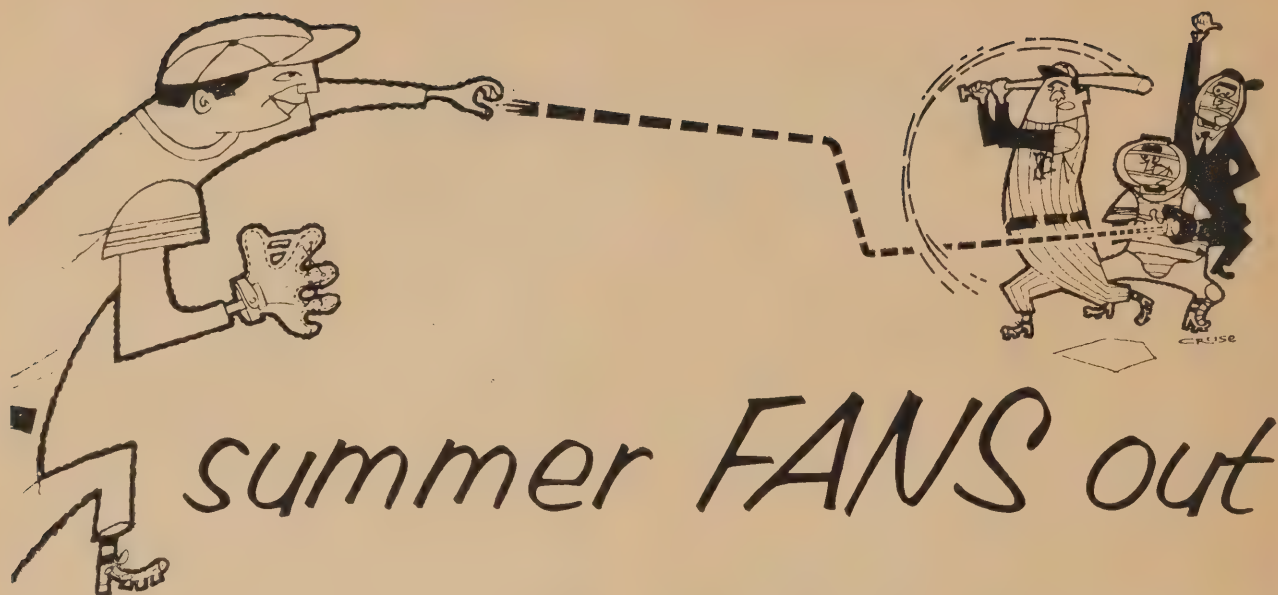


Gasinator



Universal





# summer FANS out

*You can have three strikes on the heat without too much exertion on the budget.*

PERHAPS only mad dogs and Englishmen are foolhardy enough to go out in the midday sun, to hear Noel Coward tell it. But most of us less venturesome ones, who do our sweltering indoors during the oppressive summer months, can have three strikes on the heat without too much exertion on the budget. In this case our ace pitcher in the humid temperature big leagues is the convenient and inexpensive attic fan. It's the economic answer to air cooling for the entire home.

The attic fan really comes to the rescue at night, when sticky air makes refreshing sleep virtually impossible. Moreover, that's when the heat truly rears its heavy head and hangs over everything like a burden. Even lying still seems an effort. Don't forget, all day a roasting sun has beat down on the roof of your home. Attic temperatures have soared, often to as high as 130 degrees. At night the temperature drop outside will give your home little relief. Unless the hot air pocket is removed, it takes from seven to eight hours for the attic to cool to normal outside temperatures. With only natural ventilation, a hot house will likely remain that way until the very wee hours of the morning.

But what a difference once the attic fan goes to work! With whisper quietness it moves the hot, stagnant air from the rooms and the attic. It pulls cool

night air from outdoors into the house, thereby reducing temperatures as much as 10 to 15 degrees. And, the gentle movement of air refreshes as it carries away body moisture and heat. It is guaranteed to fan out one hot spell after another without endangering health by a sharp temperature change. For the medical experts tell us it's better to cool off by gradual degrees than any sudden drop.

The operation of an attic fan is easily controlled to suit your needs. The flow of air is regulated by the number and location of opened windows or doors. Maximum results are achieved when windows are opened only in occupied rooms. For example, in two-story houses it is best to open only the windows in occupied living areas during the evening. When time to retire, these windows are closed and the upstairs bedroom windows are opened.

The size of the attic fan required for comfortable cooling is, of course, determined by the size (cubic content) of your home and the rate of air change desired. One air change every minute or two is considered essential for real comfort. The cubic content of your home is arrived at by multiplying length by width by height to ceiling. For example, a house 30 feet wide by 40 feet long and 9 feet from floor to ceiling has a cubic content of 10,800 cubic feet. If you seek the desired air-change-per-minute, you need a

fan that will move at least 10,800 cubic feet of air per minute.

When more than 15,500 cubic feet of air per minute is required to cool and ventilate a home, two or more attic fans may be desirable. Or, in some cases it may be advisable to install a belt-driven type of fan. This fan is commonly used for basement, stairwell and sidewall installations.

Multiple fan installations are recommended under the following conditions:

- 1) In a very large two-story home where fan requirements are subject to change due to the ground floor being closed off at time of retiring.
- 2) In all homes with rambling floor plans where it's essential to draw air from two or more points to obtain even air movement through all the rooms.
- 3) In any type of home (large or medium) with a family or guest suite, recreation room or bar, or large screened porch where individual units are desired to produce separate cooling.

In every case it is recommended that the requirements be carefully checked with your dealer and the catalogue information supplied by leading fan manufacturers. This material will show the certified air deliveries of each model and help you quickly determine your needs.

The ideal location for the fan opening is usually in the central hall. This permits air to be pulled evenly through any



or all rooms as desired. The fan rests directly on the attic floor or ceiling joists with the automatic ceiling shutter controlled by a wall switch. The shutter and trim fit over the ceiling opening, requiring no replastering, suction box or other "extras."

As important as the size and location of the fan is the exhaust of air from attic to the outside. In addition to a serious reduction in air delivery, restricted exhaust openings cause motor overload and frequent noisy operation. Two or more types of exhaust openings are often used to obtain the required exhaust area. Where practical, it is desirable that these be located on different sides of the house. Porch or breezeway exhaust grilles reduce the area of gable louvers. In modern construction the continuous soffit vent is the most inconspicuous method of solving the exhaust problem.

The cost of an attic fan is relatively inexpensive; one leading unit sells for about \$135 for a 5,000 CFM model. Al-

though an additional charge is required, it is recommended that installation be by or under the direct supervision of an experienced person. Most attic fan dealers will arrange for the installation and will also provide detailed maintenance and service instructions. Leading makes of attic fans will usually carry a guarantee of performance by the manufacturer to give you further protection.

Still a favorite with homeowners who shy away from heavy air conditioning investments, the attic fan will give quiet, trouble-free performance when the requirements of size, location and installation are met. To continue to get maximum comfort and service from your attic fan, it is wise to observe these basic rules:

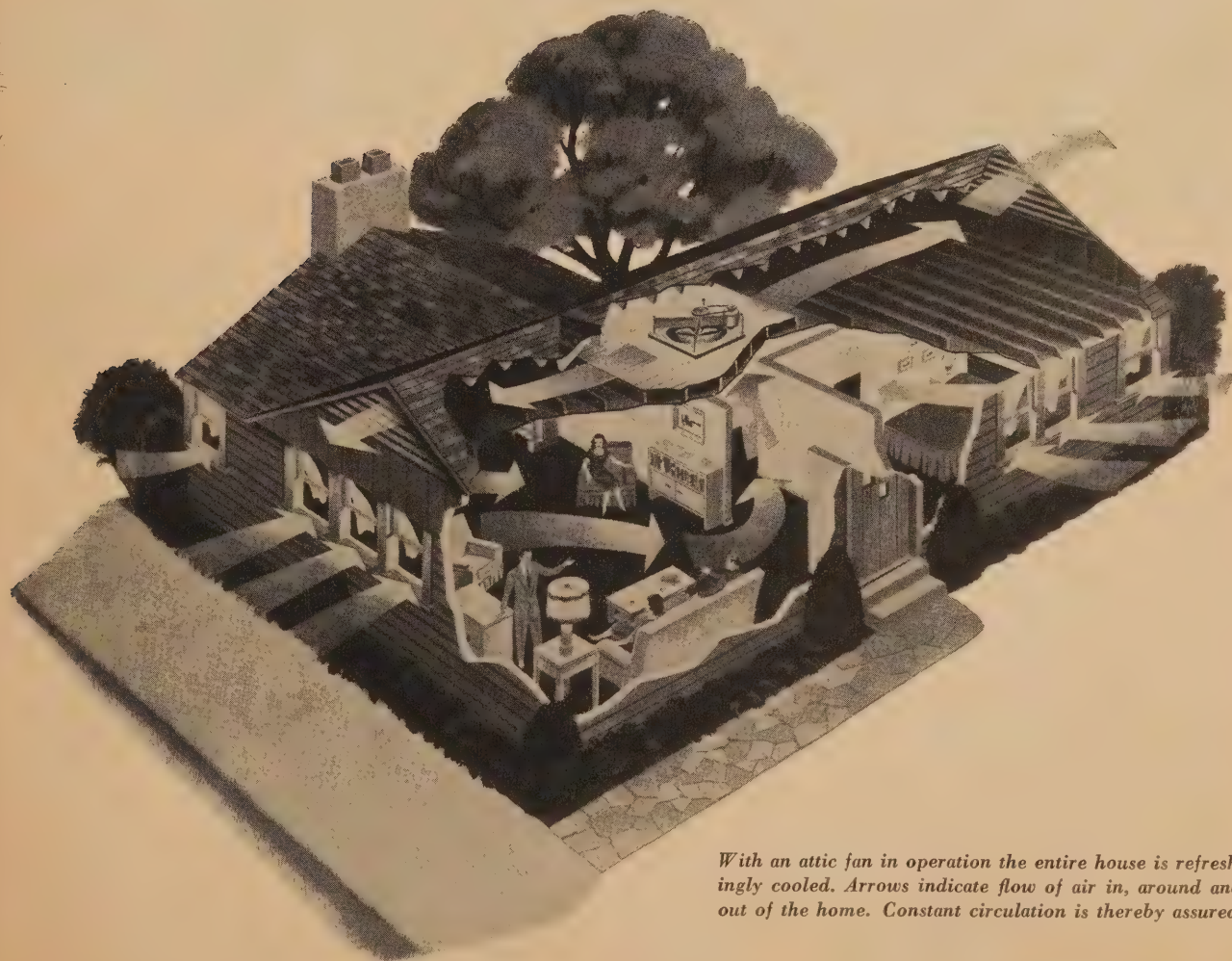
1) Keep windows and louvers closed during the daytime, leaving only enough openings for ordinary ventilation. This permits the house to "face" the hot day at much lower temperatures than if the dwelling were still overheated from the previous day.

2) Start the fan when outside temperatures begin to fall in the late afternoon or early evening. Operate until bedtime or later when necessary.

3) Keep windows adjusted to move air through rooms where desired. Rooms farthest away from the fan will of course need more open space to get their share of air. Through trial, you will soon determine how much each window should be opened.

Most leading attic fans come in a complete package. This includes the fan, motor and shutter. Unless your home is of unusual construction and design, you will have no extras to build or buy. Installed by trained and efficient personnel, a ceiling fan from a reputable manufacturer and dealer will bring cool, comfortable relief to your home even on the hottest nights. The fan will serve you for many years, with little or no maintenance. Moreover, the cost of operation (electricity) is negligible.

But don't put (Continued on page 90)



*With an attic fan in operation the entire house is refreshingly cooled. Arrows indicate flow of air in, around and out of the home. Constant circulation is thereby assured.*





# SPACE MAGIC *with*

*This article was prepared with the assistance, guidance and counsel of personnel associated with the Holcomb & Hoke Company, manufacturers of Foldor, Indianapolis, Indiana and the Halsey Company, New Haven, Connecticut.*

IT MAY be the spirit of freedom and adventure, which impelled our forefathers to immigrate to these shores and then to pioneer ever westward, that motivates Americans of this Atomic Age to demand wide open spaces in home arrangements. Call it "contemporary, open look, uncluttered" or what you will, it's more and more the American trend to bring a feeling of spaciousness indoors. You see it on all sides—in new homes, in decorators' exhibits. Everywhere there is this emphasis upon simplicity and form.

There has been a considerable revolution in home design these past few years. Victorian clutter, wasted space, dinginess have been scrapped. In the new trend, homes are beautiful, efficient, yet low in cost. It is no longer necessary to erect a museum in the living room and make a mausoleum of the dining room to be up-to-date—many homes now do not have a dining room at all! American living in the 50's can be built around the family in any budget group and still be charming and gracious.

Even doors are being given a different approach. Because everything in the new design must be beautiful as well as useful, doors must take on a new, attractive appearance, lend





# FOLDING DOORS

themselves to varied uses, take up the smallest space possible and fit within openings and permit flexible room arrangements. The folding door is the portal that opens the way for all this and gives that luxurious feeling of spaciousness to even the most moderately priced new homes.

When one considers that the folding type door appeared on the market only fifteen years ago, the success it has achieved is spectacular. It is difficult to think of a single item that, in so relatively short time, has been so enthusiastically received by home owners and builders alike.

There are and have been many refinements and innovations since folding doors first came on the market. Today, the folding door is available in a variety of materials, each possessing features and offering decorative or functional effects that make it particularly desirable for a particular use.

Folding doors within the home are practical and advantageous in many ways. Their most obvious asset is that they eliminate the need for door swing area in close quarters, providing more actual living space within the floor plan and permitting greater freedom of furniture can be placed next to the door opening. Folding doors open and

close within the door opening not against the wall.

They are used between interior rooms such as between kitchen and dining room, between bedroom and hall, between living room and den—in fact, between any two rooms where the area wasted by conventional door swing can be put to better use for more and spacious and gracious living.

For clothes closets and wardrobes, the folding door is particularly useful. Installed in standard door openings or hung directly from the ceiling and expensive wall or header construction can be reduced.

Furthermore, in apartments, apartment-hotels, motels and similar dwelling units, the folding door is ideal for such applications as a closure for pullman type kitchenettes, in-a-door beds or anywhere in the apartment or home where its remarkable versatility permits the highest degree of flexible living in restricted space.

The creation of "new" rooms is also possible with folding doors acting as room dividers or movable partitions. Virtually any room can be made to do double duty. One large bedroom instantly becomes two when separate sleeping units are desired. Or close off one end of the living room for a

*(Continued on page 91)*



*In a correctly planned kitchen,  
work will flow smoothly  
from one area to the next  
with a minimum of effort*



## SOME KITCHEN MUSTS

THE LAST time we took you into the kitchen in our spring edition we stressed the importance of being practical. Beautiful clothes are wonderful but they don't necessarily make the lady! The same is true of kitchens. They must be as practical as they are charming, convenient as they are decorative. Work-saving features are the secret of a kitchen's success. They enhance its functional efficiency. Without them a kitchen can be a back-breaking obstacle course.

To insure the inclusion of these valuable services serious attention should be given to the basic "musts" of your kitchen from the very outset. These "musts" can be referred to as "specific work areas." They embrace the sink, refrigerator and cooking areas. In addition to these are the optional dining and laundry areas. However, they can all be tempered to the needs of your family and/or your budget.

After you've decided on the approximate amount of space you can have or want to allocate for your kitchen, its division must be given sufficient thought. There are, of course, no sharply defined divisions between these work areas. For with correct planning, work in the kitchen should flow smoothly from one area to the next with a minimum of effort. Continuity of movement is one of the prime assets of functional foresight.

The sink is usually the center of activity in the kitchen. This is where nearly all food that enters the home makes its first stop. The sink is also the spot for final disposal and clean up. Therefore it deserves immediate regard. Plan storage facilities for all the equipment you'll want handy at the point of initial use. For instance, to boil water you'll need a pot or kettle to fill with water from the sink. So store these items near the sink or point of first use. This easy bit of planning will save you many a step in your daily walkathon. Moreover, see that you have a cutting board and cutlery drawer close to the sink area. Also nearby should be such facilities as dish storage, storage for soaps, scouring powder, dish cloth or dishwashing detergent. Towel rack and vegetable bin for vegetables not requiring refrigeration are handiest at the sink too. Above all you need counter space to work at in each one of these three basic areas.

When Grandma was a girl, the job of meal preparation included stoking the stove. In today's kitchen the modern range takes only a moment's attention because it cooks

your food automatically. It's a good thing, too, because home management now involves many activities of which Grandma never dreamed. The modern housewife needs every spare moment she can get. The use of time and labor saving devices and ideas can eliminate drudgery and keep the lady of the house smiling all day long.

Once again counter space is essential at the "range or cooking area." A place to put a pot from the hot stove will prove a boon. A stainless steel insert near the range can accomplish this beautifully. Provide storage for trays, large cooking vessels, cookie sheets, etc., near the range. Small utensils such as cooking knife and fork, paring knives, spatula, spices, ladle, tongs, see much of their use at the range—so—save steps—have them stored close at hand.

And now a word about the refrigeration area, which most homemakers agree is one of the busiest spots in the modern kitchen. Many utensils are used first at this area, so adequate storage facilities are a "must" for the efficient kitchen. Ample counter space is needed here too. It's in this food storage area where one would do best to locate the family larder, canned foods, dry stuffs, bottled goods, etc.

It's really quite surprising how much space for living can be found within your kitchen, whatever its size.

The dining area for your family can be part of the kitchen itself or planned as a beautiful counterpart in space adjoining.

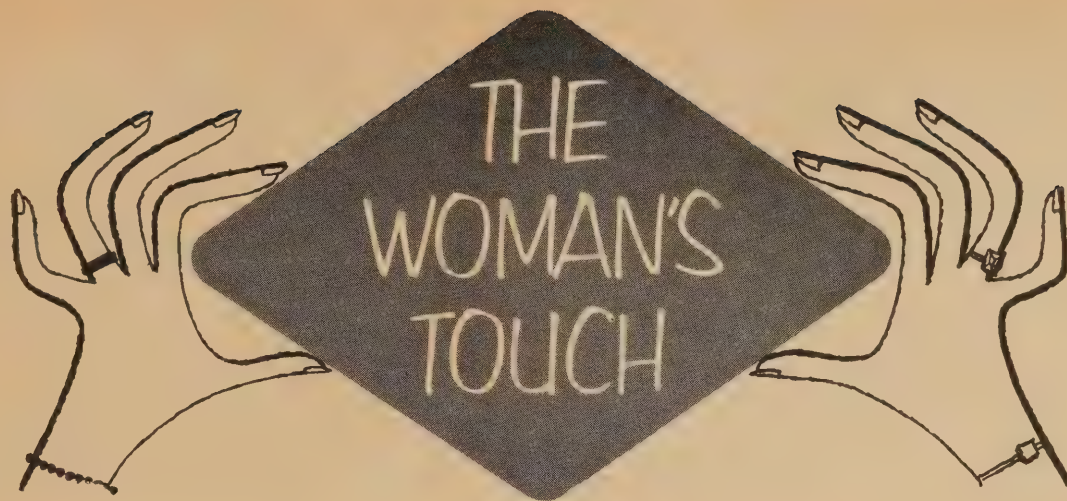
A table that pulls down from within a cabinet or one that slides out like a drawer are innovations, but most folks want a spot for "family style" dining that's planned so as to cause no interference with working areas.

Breakfast bars adjacent to the kitchen require little space. A few moments is all it takes to set and clear the table.

Because of interference with work patterns, it is advisable to divide the laundry area from the kitchen if possible. In this area you will want space for the ironing board, storage for washing equipment, a hamper, etc.

Once these basic "musts" have been satisfied you can start thinking about other special supplemental features that have become well nigh indispensable to modern living. Kitchen ventilation and lighting, the advantages and effectiveness of built-in ranges, the highly important dishwasher story—all these are food for future kitchen thought and will be fully discussed in forthcoming issues.





**A** HOME OF MY OWN! Is there a woman who, at some time or other, hasn't expressed this wish! Who hasn't secretly planned her dream house? I doubt it. I know I have. Every woman has. But whether her home is a dream or a necessity, inevitably comes the sixty-four dollar question: HOW CAN I AFFORD IT?

A penny saved is a house built—but how! How does a woman understand the complicated business of finance? Where does a family start saving? When? What is a bank loan? A GI loan? A mortgage? What are the Federal Housing procedures? These are all bugaboos to the feminine mind, but they needn't be. Once debunked, they can be as simple as planning a meal or buying a dress.

Saving to a woman is what comes naturally but she doesn't begin early enough. If newlyweds worked from the day of the diamond on the premise that they would some day build, it would be easy money in their building fund. Take our friends Mr. and Mrs. M.

"What we did," said Mr. M., "was really rugged. It took a lot of planning and staying with it but it was worth it." And if you could see their charming well-appointed house today, as I have, you would see how very worthwhile it was.

Long before the strains of Lohengrin and the whispered "I do's" Mr. and Mrs. M. had a talk. Their fresh-out-of-college budget was small and they were to begin life in the most basic of apartments, but they were determined not to spend one more day there than necessary. From the beginning they planned the kind of house that they would one day build. From their first purchase they bought everything from furniture to pictures—not for the small apartment—but for their first home! This took courage indeed and careful planning but in the transition from apartment to house there was no waste. Slowly, piece by piece, the

inside of their house grew to meet the outside they wanted.

And because the house was taking form, because it was more than a dream, Mrs. M. learned saving short cuts faster than most brides. She knew that a trousseau of nylon and the use of a laundromat would cut down expenses. She planned and bought a basic wardrobe so that there were no indiscriminate sale splurges and hangovers of regret. She didn't reach for the phone and order groceries—to market she went herself! She watched and knew the food bargains. She learned to cook like a dream and developed an ingenious Specialite de la Maison M.' for budget entertaining. She invested in an hourglass and put it beside her phone to curtail those tempting long-distance calls. And she bought the chain-smoking Mr. M. a pipe which became him mightily, improved his health and netted a two pack per day saving!

**B**UT Mrs. M. went beyond the obvious budget maneuvers of homemaking. She "educated" herself to a house, she put herself through the college of experience, she acquired house-sense! How? First she sent for and, to Mr. M.'s amazement, read the building pamphlets put out by the United States Government. She studied locations and became familiar with types and costs of materials. She visited friends and profited by their experiences—and she started a file. The file reaped dividends and Mrs. M. was thorough:

#### APPOINTMENTS:

pictures, lamps, vases,  
ashtrays, etc.

#### BASIC FURNITURE REQUIREMENTS

#### DECORATION

#### ELECTRICAL APPLIANCES

#### FABRICS

#### KITCHEN AND MECHANICAL EQUIPMENT

#### MATERIALS

#### OUTDOOR LIVING

#### STORAGE SPACE

Needless to say, Mrs. M. had great fun doing all this and an even greater sense of accomplishment.

Most of us, no matter how well we have planned for a house, find that capital is not only necessary but frequently desirable. One of the ways of securing funds is from a bank. A bank mortgage is installment plan buying for the purchaser and a source of income for the holder.

**N**OW get out your paper and pencil: there's a little figuring to be done. Before considering a loan your monthly expenditures other than housing must be itemized: food, clothing, utilities, fuel, medical care, insurance, savings, recreation, transportation and all other expenses. These are your NON-HOUSING LIVING EXPENSES. Then, from your total income deduct income tax, pension contributions and any other items withheld from your pay check. This is your NET INCOME. From the NET INCOME subtract the NON-HOUSING LIVING EXPENSES and the remainder is all of the amount available for housing. The prospective homeowner must remember that besides mortgage payments there are other expenses to be met such as: real-estate taxes, fire and hazard insurance, repairs and maintenance. These extra expenses must be deducted from your income available for housing. The balance is the amount upon which you should base your actual monthly payment on a mortgage.

At the bank be prepared to be thoroughly questioned on all the financial details of your life. This is standard

(Continued on page 88)



# Spare Time Project

In the do-it-yourself mood? If so we'd like to suggest trying your hand at a handy, simply constructed household item that can be built for less than five dollars with tools found in any home. It's a folding patio table that can be stowed away in a storage wall or hall closet when not in use.

First, round up your tools before you begin. A hammer, screw driver, wood file and sandpaper, a small square, a small saw and a steel tape for accurate measurements should do the job (see photo 1).

The table size is up to you, but that most easily stored in the average home would measure 46 inches when folded and lying flat.

Next, take  $\frac{3}{4}$ -inch by  $1\frac{3}{4}$ -inch stock and cut four pieces 46 inches long. Since the folded table width measures 18 inches, cut four more pieces, 18 inches long, from the same stock. Now follow the series illustrating subsequent steps:



On the backyard patio the table meets the test admirably when set for dinner. It can even be taken to the beach for a sand-free picnic lunch.



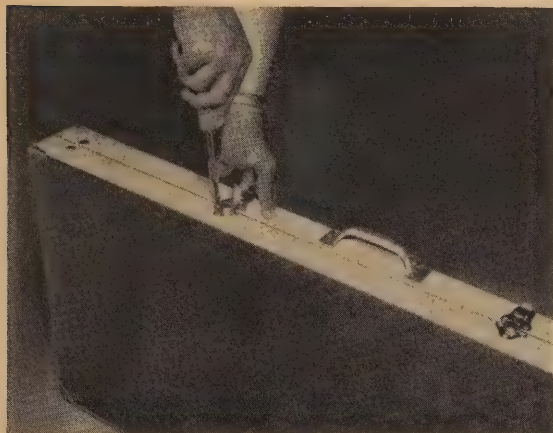
- 1** Here are all the tools and stock materials you need to make handy folding patio table.



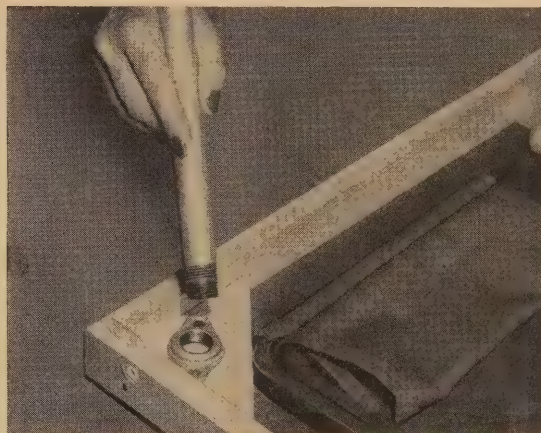
- 2** After nailing together to make two frames, cut two pieces of masonite, 18x46" nailing them to the frames.



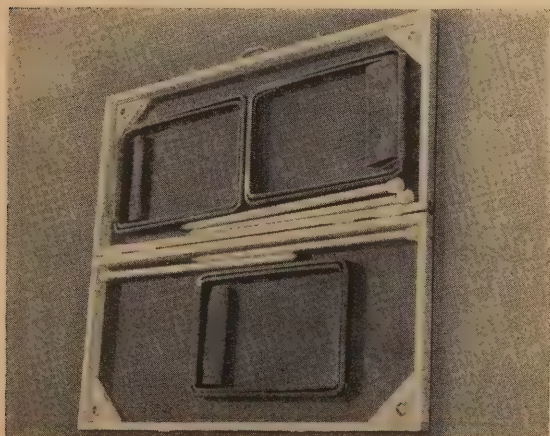
- 3** Hinge two sections on both sides for added strength and then secure hardware.



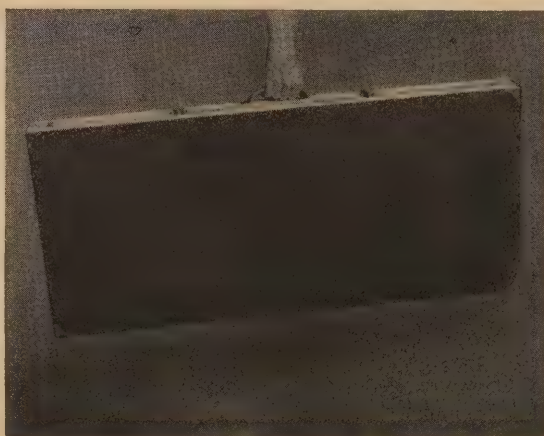
- 4** For table legs, procure four 32-inch lengths of  $\frac{1}{2}$ -inch threaded pipe with fittings, obtained from any supply store.



- 5** Put crutch rubbers on pipe leg ends to give table stability and prevent lawn cutting, floor scarring or slipping. Small metal folding chairs fit within table top frames—a compact package for convenient carrying.

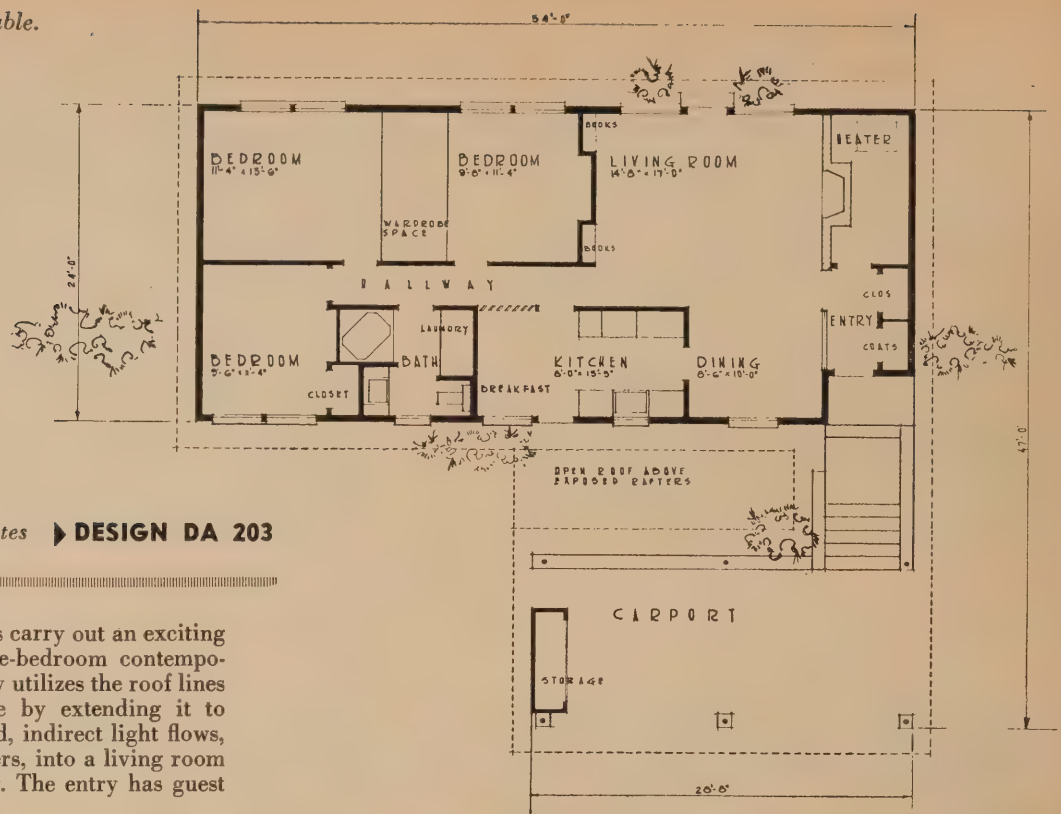


- 6** Here's how your table looks when closed compactly and carried. Corner protectors are sold in any dime store for suitcase ends. Give table two or three coats of spar varnish for better weather protection.





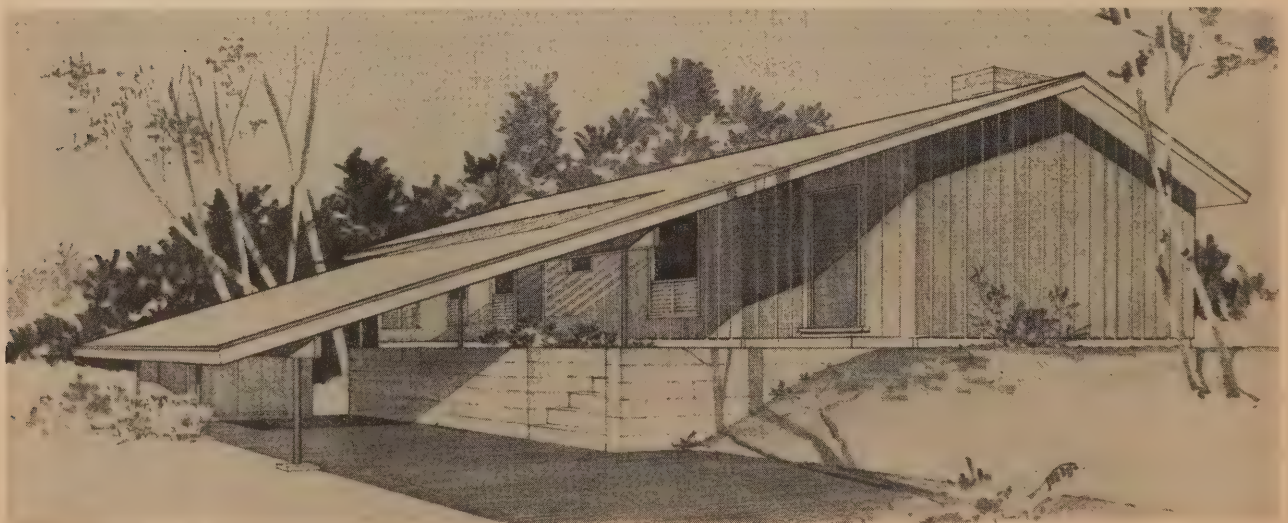
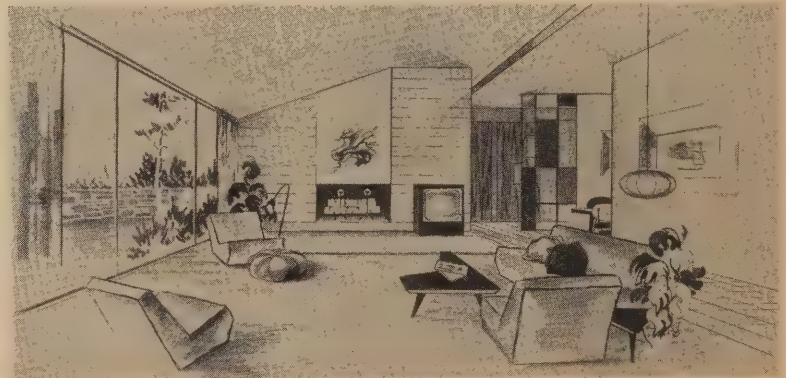
*This plan now available.*



**Home Design Associates ► DESIGN DA 203**

Angles and columns carry out an exciting perspective in a three-bedroom contemporary that economically utilizes the roof lines to striking advantage by extending it to form a carport. Muted, indirect light flows, through exposed rafters, into a living room with cathedral ceiling. The entry has guest and storage closets.

The exciting prospect this home presents from the outside has been carried out in an imaginative conception of the interior that introduces pieces of sweep and dimension to carry out the feeling of lateral and vertical expanse. Shadow box lighting over sofa, fills the room, accentuating the cinder block wall as a unifying focal point. Squared concrete floor extending from plastic doorway and closet with folding door, creates a harmonious contrast.





# FROM START TO FINISH...



**H**ere's our second progress report on the start-to-finish development of our stock plan home-building project. In our last issue we showed you a piece of property and the home we designed for our client to suit it.

Now the clearing and initial foundation phases of the operation commence. In the first picture you'll notice how the trees directly in the way of the foundation have been felled to their stumps. Once the stumps have been uprooted we come to the second illustrated step in which batter boards are in position and the lot has been graded. The crane you see is digging trenches for the foundation walls.

In the third picture trenches have been excavated and are ready to accommodate footings and foundation walls. In the final photograph footings and foundation walls have already been erected. We'll take it from there in the next edition beginning with backfilling the trenches and constructing exterior walls.





## OUR READERS SAY . . .

(continued from page 2)

zine. I'm sure she'll find it extremely helpful.

Mrs. H. H. Weatherby  
Fort Worth, Texas

★★★★★

### COMPLAINT DEPARTMENT

Dear Editors:

In regard to the house plans I purchased from you—they are definitely incomplete and the detail sheets do not go with the plans. I feel as though your magazine has misrepresented itself inasmuch as the blueprints and specifications to be sent the purchaser are not new or readable. Therefore I would like to know just what adjustments you intend to make.

Russell Kennedy  
Shirley, Indiana

*While Mr. Kennedy's letter did not state the plan number involved, we checked our records and found it was D: A. 118. This is by far and away our most popular plan and we have yet to receive a single complaint about it. All our plans are drawn to stock details, which is regarded as one of the benefits of our service. These details are among the best picked by us over the course of the past several years. For example, we have three (3) sets of fireplace details on our sheets. One is certain to apply to any plan we send out. The same situation holds true for the foundation, roof overhang or the method of framing, etc. As far as the readability of the plan is concerned, it is very possible that through constant use, due to its tremendous popularity, the original became worn and in this instance an inferior copy slipped past our shipper. While we do not have a specific method of adjustment as such because of so few complaints in the past, our good will and reputation are qualities we're proud of and seek to protect. Therefore, in any case where a legitimate complaint warrants an adjustment we will be only too happy to arrange one. We're sorry about Mr. Kennedy's disappointment. But the major response to the excellence of our plans has been in the vein of Mr. Carr's letter, which follows.—Ed.*



### WHAT BUILDERS LIKE

Dear Editors:

I'm a builder who happens to be one of your faithful readers. You'll see why. I constructed two homes from your plans and was highly pleased the way they turned out. So now I'm planning to build two more if you can find me some new ones. Therefore please send me a batch of copies of this issue of the magazine which I could show to my customers. They can make the choice.

Alfred F. Netto  
Watertown, N. Y.

*That picture you see preceding Mr. Netto's letter shows the front view of D. A. 57, which happens to be one of the homes the builder constructed and liked so much. He sent it along for us to use. Attractive, isn't it? No matter how good our plans are it takes builders like Mr. Netto to give them the fullest expression.—Ed.*

★★★★★

### WISH WE WERE THERE

Dear Editors:

Do you create specific plans and blueprints for specific, individual problems? I have a large, old home which I intend to convert to a duplex. Very recently I ran across your publication for the first time and immediately became interested in obtaining more information about your work and services.

Mrs. Zelda Rodgers  
Columbiana, Ohio

*Because of the nature of Mrs. Rodgers individual problem it would be impossible for us to fulfill her specific needs. The presence of an architect or designer is required right on the job to ascer-*

*tain and overcome all the existing conditions peculiar to her project. We've stressed in the past that it is not our aim to bypass local architects and designers. And while we're on the subject, we've received numerous requests from readers to design homes especially for them or to make changes in our present plans that would suit their individual needs. Again, we must point out such services are not our function. Inasmuch as we cannot be right on the site, we always suggest acquiring the services of those who can and are familiar with local conditions.—Ed.*

★★★★★

### BLANKET ENDORSEMENT

Dear Editors:

I recently ordered one set of plans for your Design D. A. 111. I have obtained satisfactory bids from local contractors and intend to construct this home. Would you therefore please send me four sets of this model. Since I have most of the details completed prior to obtaining loan and starting actual construction, I would appreciate your prompt attention to my order. *The local contractor advised me that your working plans are very, very good.*

Fred H. Carr  
Casper, Wyoming

★★★★★

### IN THE "T" ZONE

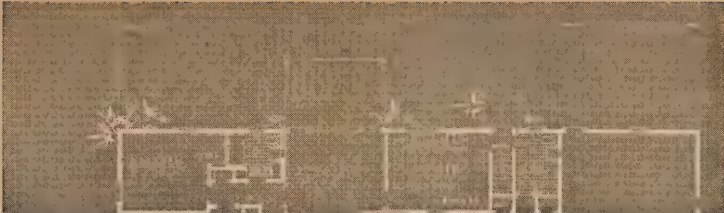
Dear Editors:

We have looked through many house plans and having been homebuilders once before we're a little more particular about what we wanted this time. Your plan D. A. 115 seems to fit our needs to a "T."


Ellis Webb  
Pratt, Kansas

## HOMES TO LIVE IN





# PLANS FOR *Enriched Living*



THE DESIGNS for the homes shown in the section that follows have been selected for their attractiveness of rhythmic line and form, their orderly arrangement, their harmony of proportion, their functional qualities and their stimulating use of materials—but above all for their intrinsic beauty of design.

Beauty and charm of design, sound planning and functional utility are just as important for the small home as for the large home of many rooms. To be sure, the home to be erected and its site and exterior and interior adornments are to a considerable degree controlled by the cost factor. But size and price tags are no measure of beauty. Many a small home stands out in its loveliness in contrast to the garish monstrosity that cost many thousands of dollars to build.

Home Design Associates presents in the following pages a variety of homes geared to the tempo of modern living, well aware that planning a home is planning a way of life. Mr. and Mrs. Homebuilder want a dwelling of lasting, pleasing exteriors but also with suitable interior accoutrements, for they are going to spend many hours inside the home, eating, sleeping and relaxing.

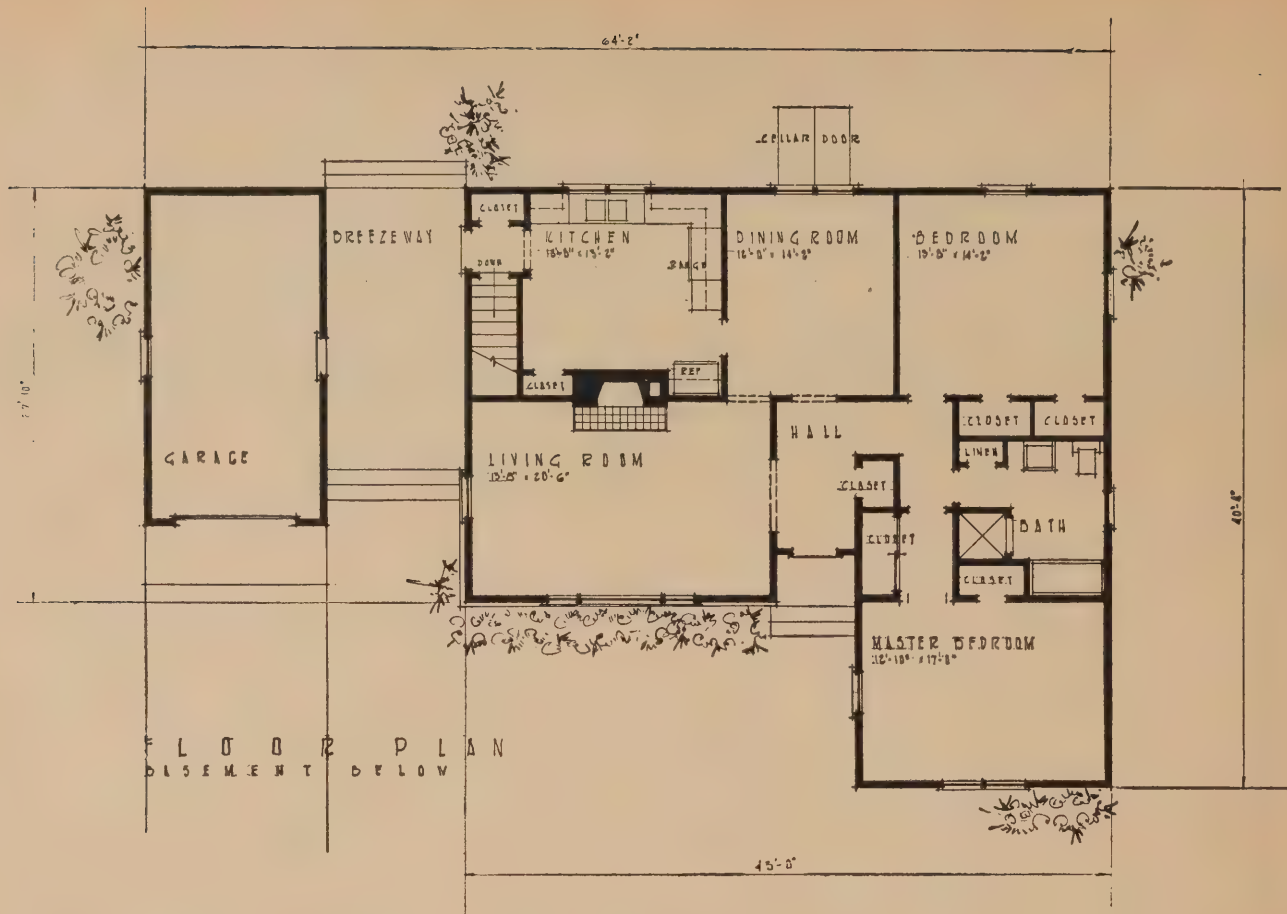
Therefore, in the array of plans paraded for the readers of this magazine, there are varieties of traditional homes and contemporary homes and blended styling combining appealing elements of both styles. There are Colonial homes, ranch homes, split-level homes and homes with variations of these basic motifs of design. There are many homes with three bedrooms, for this type is constantly in demand by the couple with a growing family. But there are a number of two-bedroom dwellings to provide homes of their own for young couples just embarking on the matrimonial highway or older couples, who have retired from daily workaday routine. At the same time, of course, there are a number of more elaborate homes and, for this age, a variety of vacation retreats.

The cost factor has been taken into consideration in the creation of all the plans. For example, the exigencies of budgetary requirements have brought forth the two-bedroom houses. Different materials have been introduced in a number of the designs. Interiors have been endowed with economizing features in many cases. Utility and flexibility serve as the keynotes of many of the homes.

Not only varying budgets but varying tastes have been taken into account in the designs, for the home begins with the individual and each homebuilder has definite ideas of the kind of interior and exterior desired to rear children and develop enriched adult living. The plans take into account the differences in what people look for to secure beauty, comfort and warmth in the home they are planning to build.

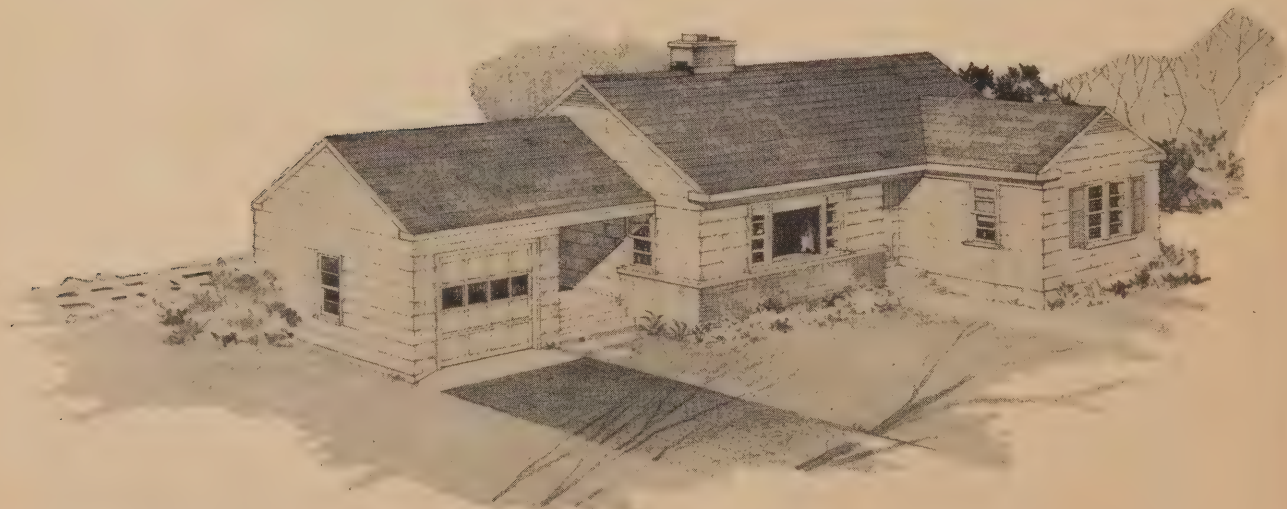
No new home springs up by itself. No matter how much individuality it expresses, every new home must start with a plan. The thought that goes into the design is the key to the success of the new home, and much thought has gone into the designs that follow.





Home Design Associates  
► DESIGN DA 204

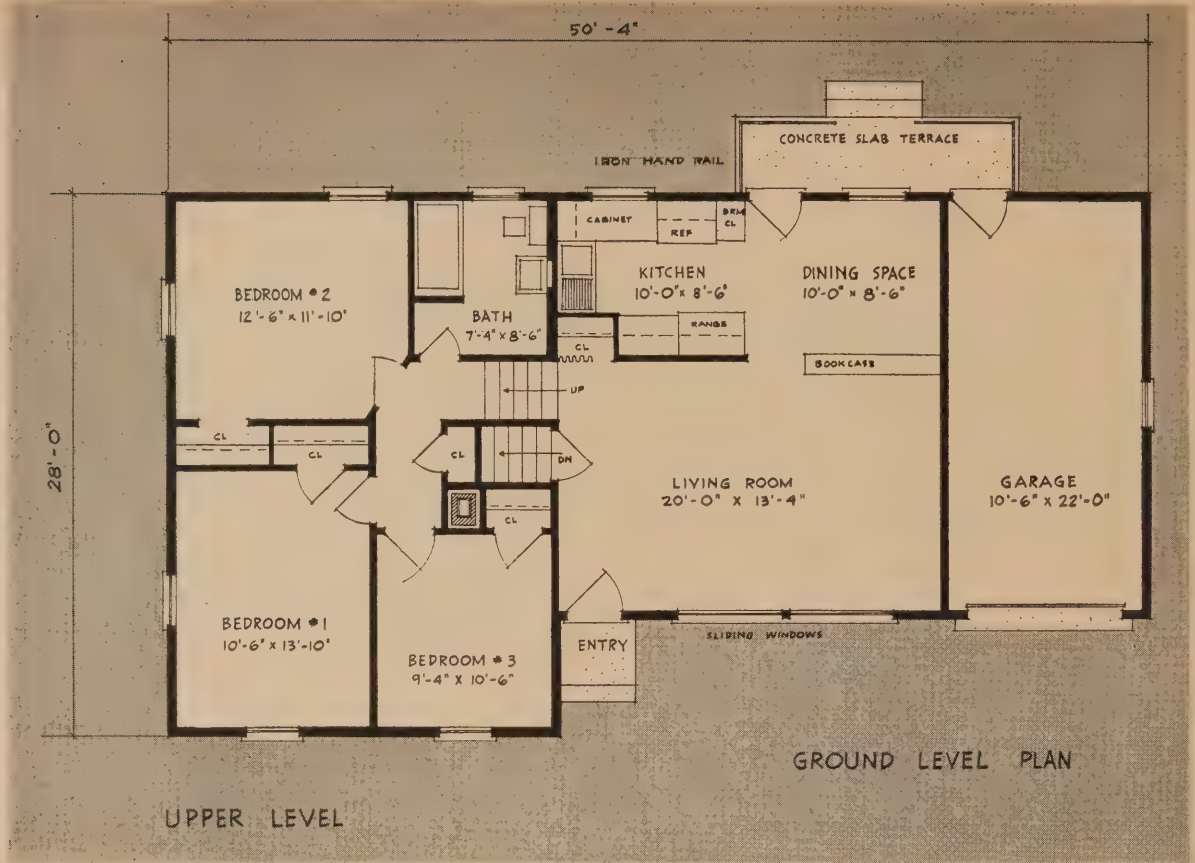
Less dirt will be tracked in and workaday clothes will be out of the way because an extra back hall clothes closet has been thoughtfully included in this medium-priced, L-shaped, two-bedroom home. Additional space also appears in the sheltered entrance, the large breezeway and the big bathroom with stall shower. There is expanse in the roof lines and the unbroken wall space for pictures and objects d'art.





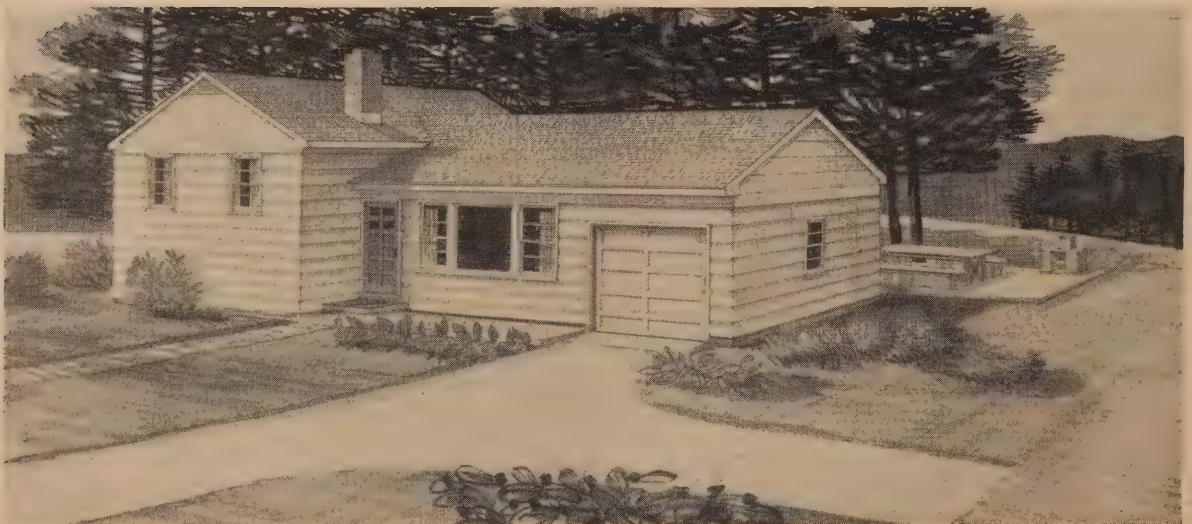




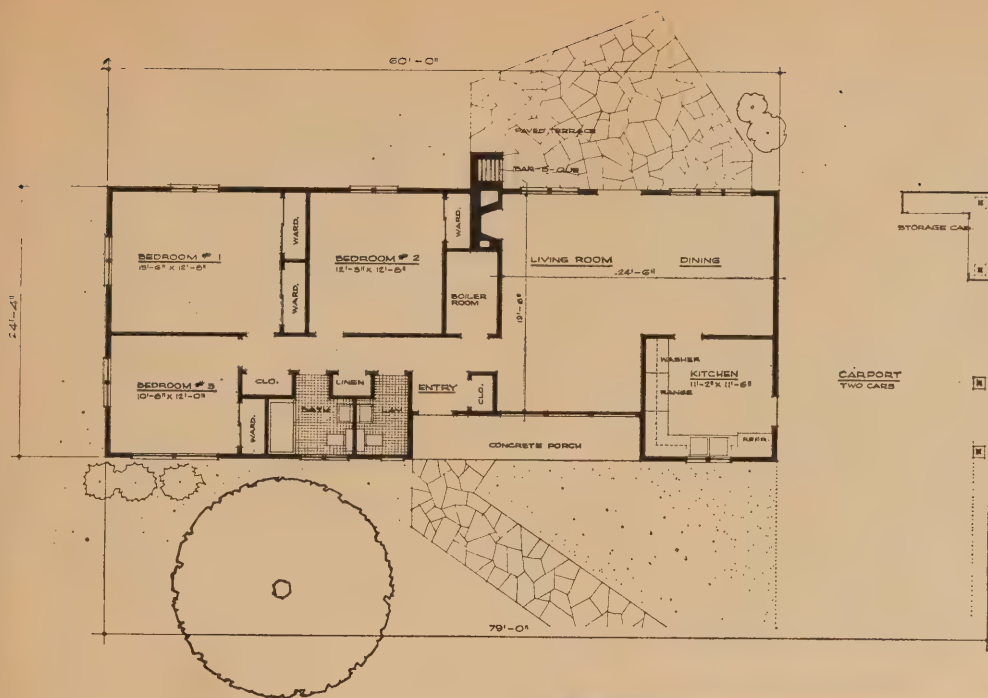


*Home Design Associates*  
**► DESIGN DA 207**

A choice home with a variety of choices to please the fancy of the homeowner. Adaptability is a dominant motif in this medium-priced, three bedroom residence. The split-level design adapts itself equally to the choice of a sloping site or a level tract. Don't like picture windows? Choose sliding windows. Either choice blends with the design. The huge living-room, dining area offers infinite variety of interior arrangement.







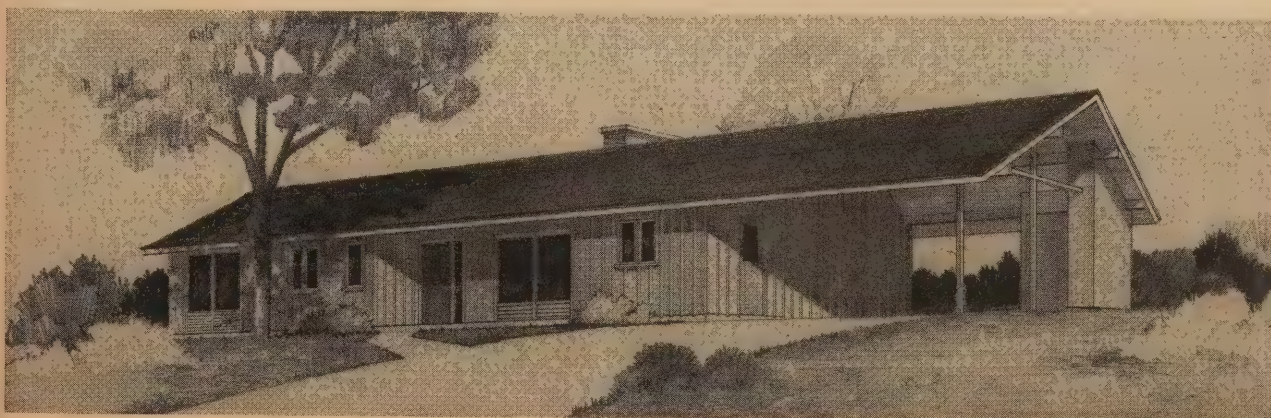
Home Design Associates

# ► DESIGN DA 208

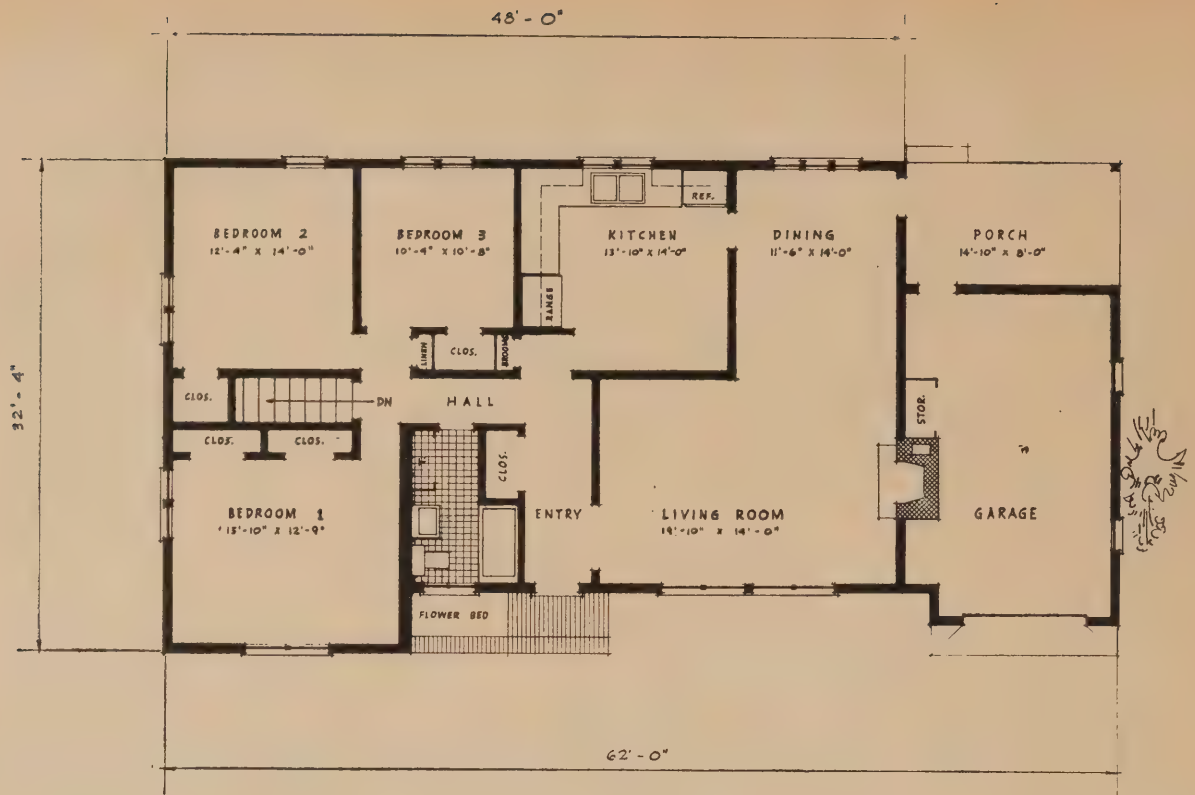
Beams, columns and posts have been employed ingeniously, for trellis effect, in an expansive two-car carport plus stowaway area. An exterior of boards and battens, punctuated by louvered windows, encases this long, low, roomy contemporary home, in the medium-price category. The comfort of the homeowner has been considered throughout by the designer—in the good-sized bedrooms, the bath and a half, the terrace and the window wall.



Imagine yourself looking into the window at the living-dining quarters of this home and you get a conception of what the interior would be. Modern furniture has been installed—not exaggerated ultra-modern but pieces of restrained simplicity in keeping with the high raised hearth in the brick wall. The wall has been cut away to permit a peek at the dining area enriched by a grouping arranged for dinner.





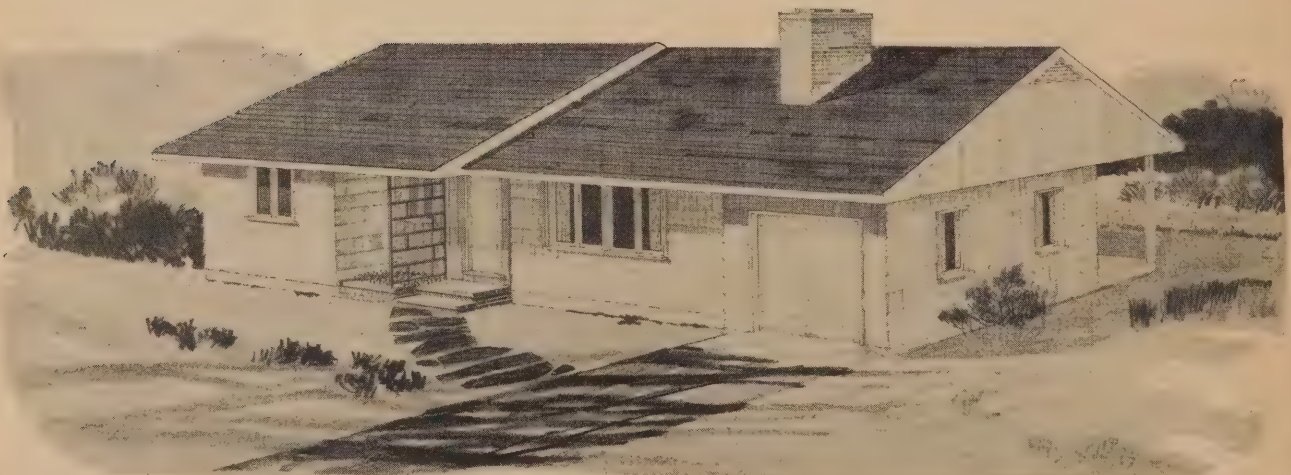


FLOOR PLAN

BASEMENT BELOW

Home Design Associates  
► DESIGN DA 209

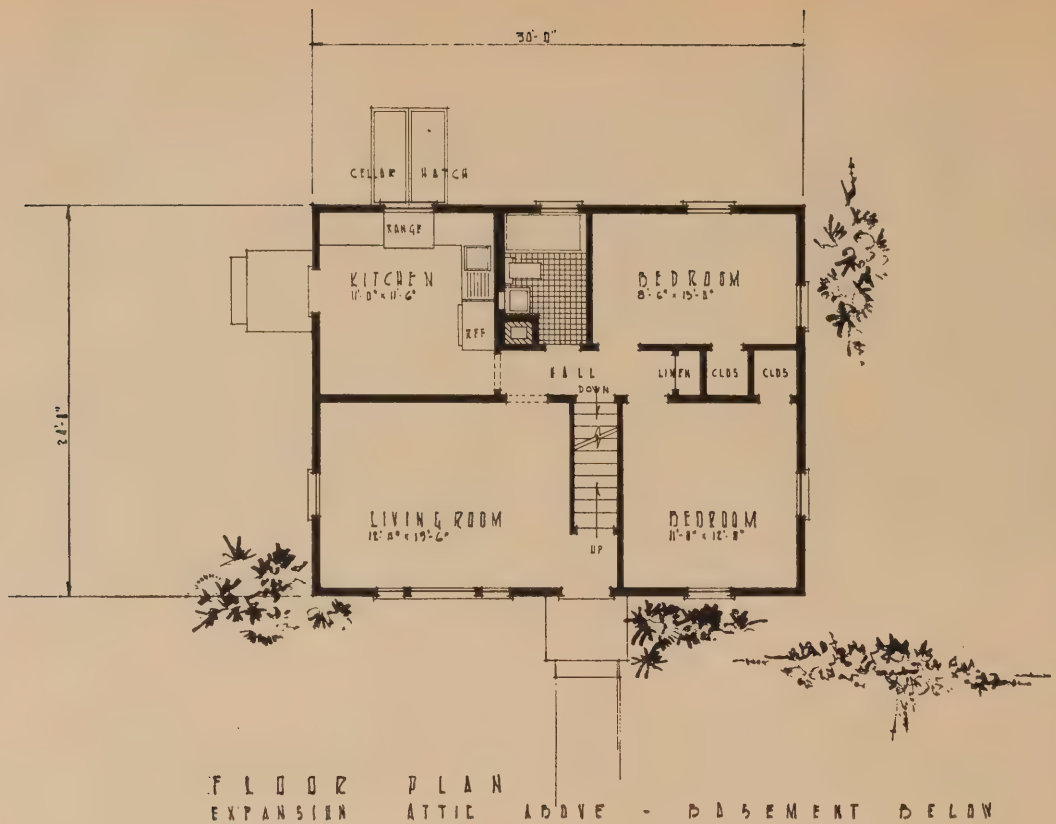
The big roof and sweeping overhangs provide plenty of shade, but doesn't overshadow the manifold features of this medium-priced blending of the contemporary and traditional. The covered porch, part of the intrinsic design, permits summer dining and may be conveniently enclosed. Brick stoop and planter, divided by trellis, and casement-type windows, extend a welcome to a center hall that gives full access to all parts of the dwelling.









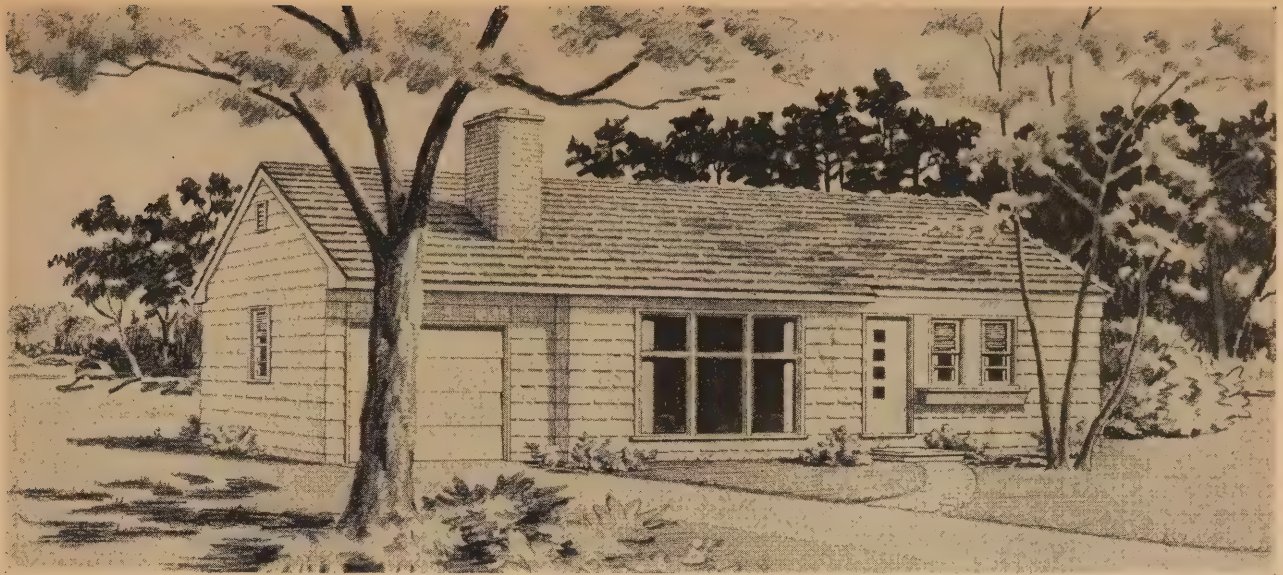


*Home Design Associates*  
**► DESIGN DA 212**

The uninitiated homeplanner might put one Cape Cod style in the same boat as another. But you'd be surprised at the amount of variety you get in this genre. For example, in this model upstairs dormer windows, conspicuous in a similar unit, were eliminated to give the elegant roof line a clean sweep. Closet space was focalized, a picture window added and— Presto! It's a different Cape Cod home.

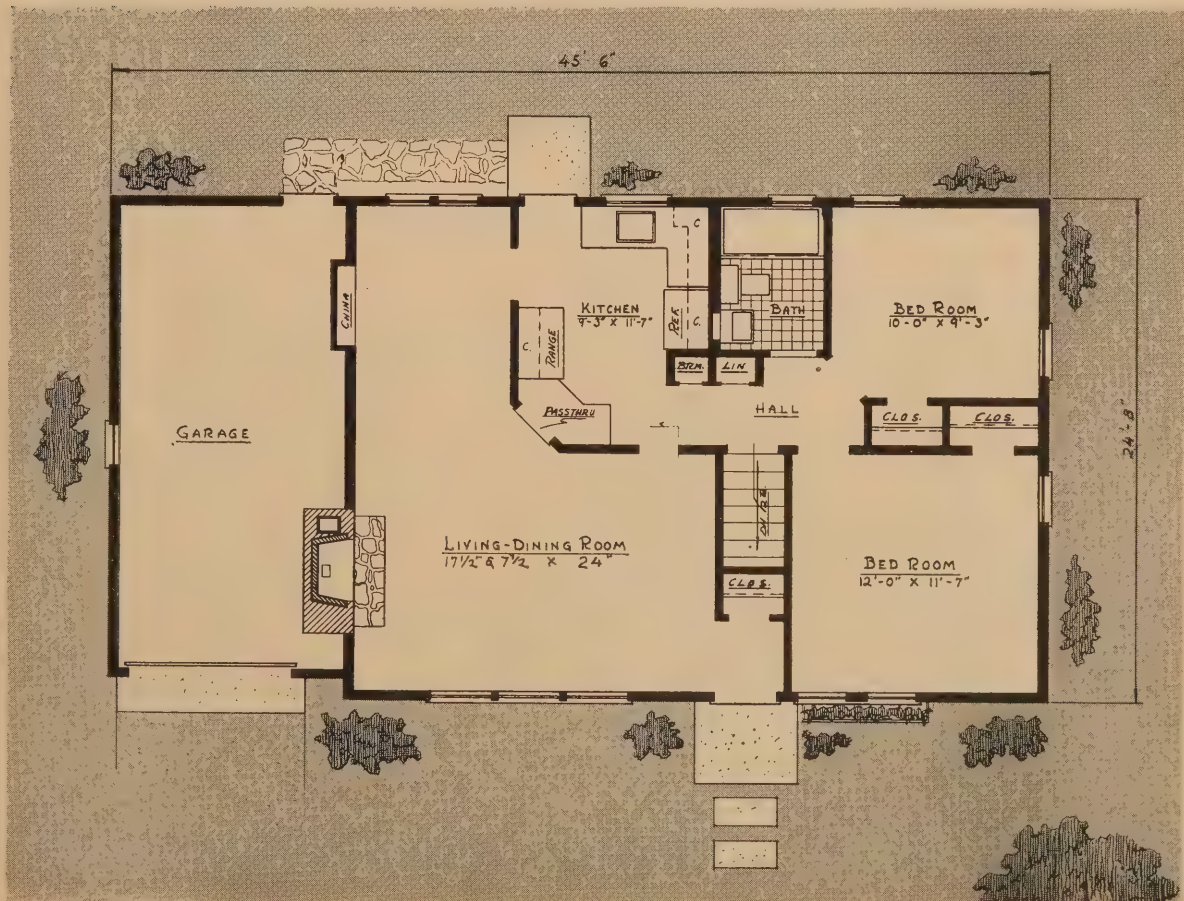




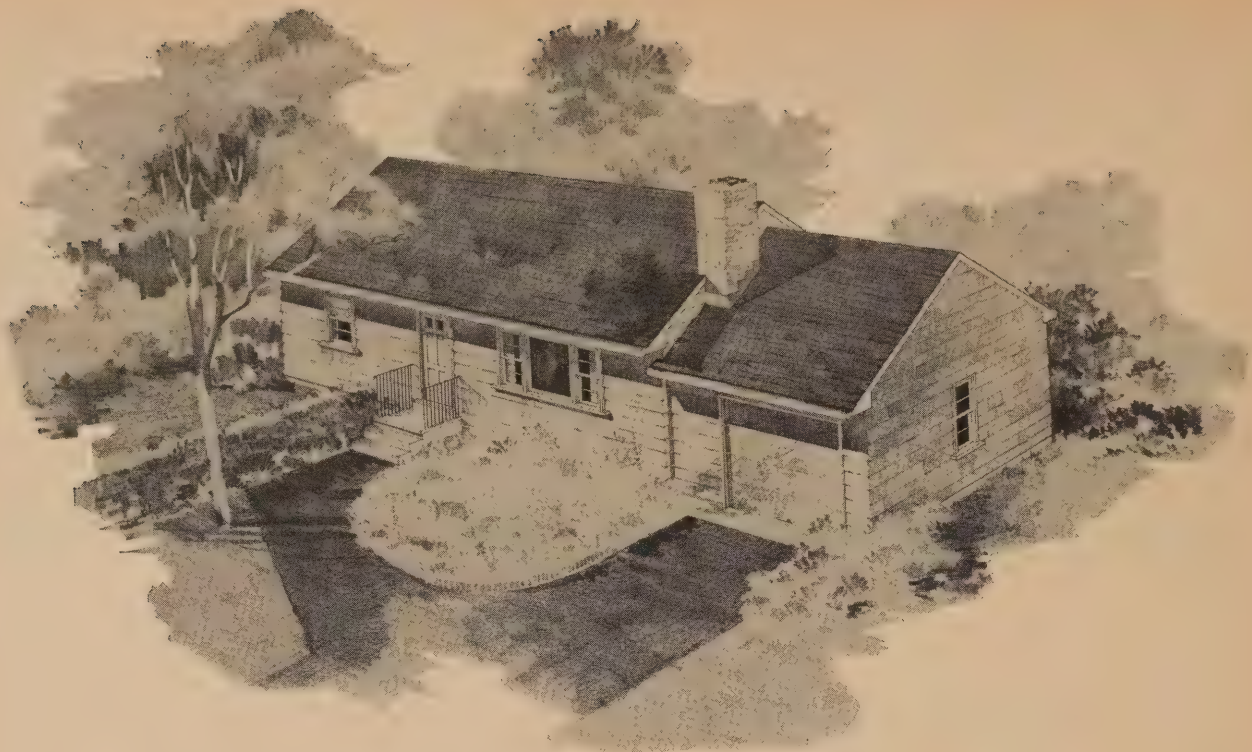


Home Design Associates  
► DESIGN DA 213

A minimum home with rewarding "bonus" features like built-in china closet in the L-shaped living-dining room area, broom closet off the hallway, expedient pass-thru for step-saving meal service from kitchen to dining space puts this in the graceful living class. Deft touches like an impressive window wall, restrained overhang over the front window and garage, and comely planter under front bedroom window accent the inviting repose of this inexpensive standard model.

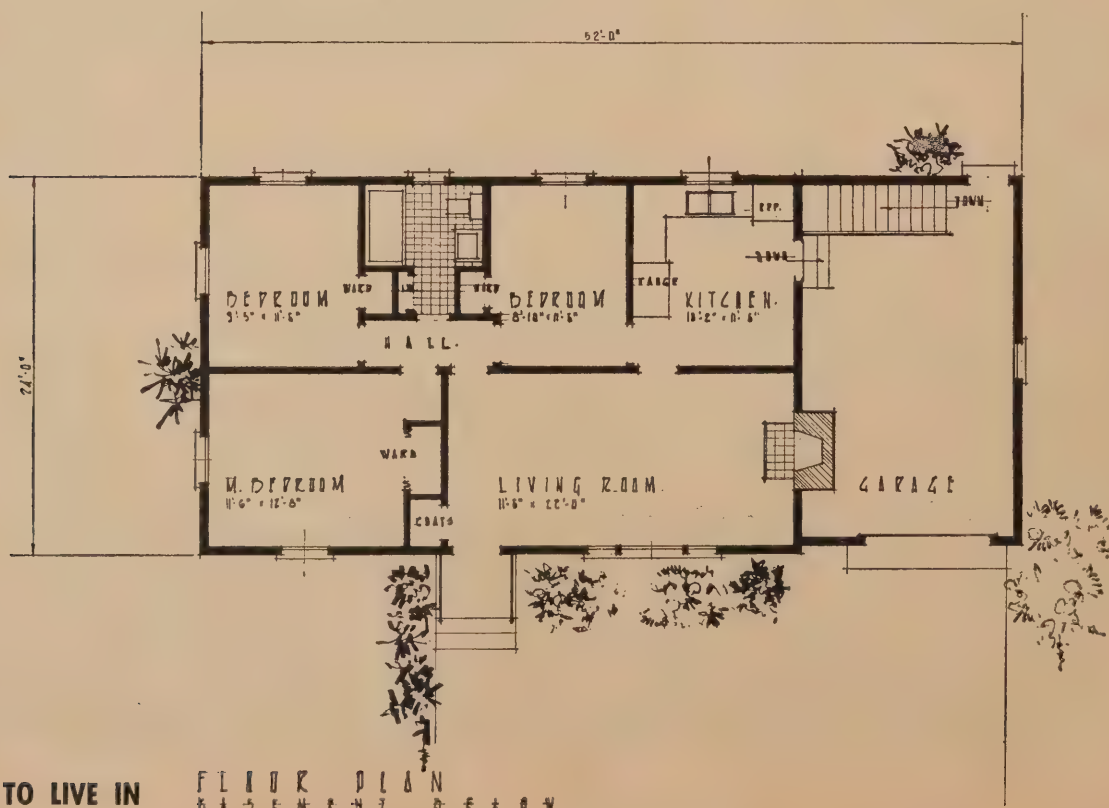






*Home Design Associates*  
**► DESIGN DA 214**

There may be no welcome mat outside this traditional model for the nonconformist homeplanner—the fellow who must have everything different just for the sake of showing up his neighbor's agreeability. For this home's a natural. Yet there's plenty room for imagination. For example, while the plans don't provide for it, the peninsula planter, graciously dividing driveway from front walk, is one feature that can very easily be worked in right on location.

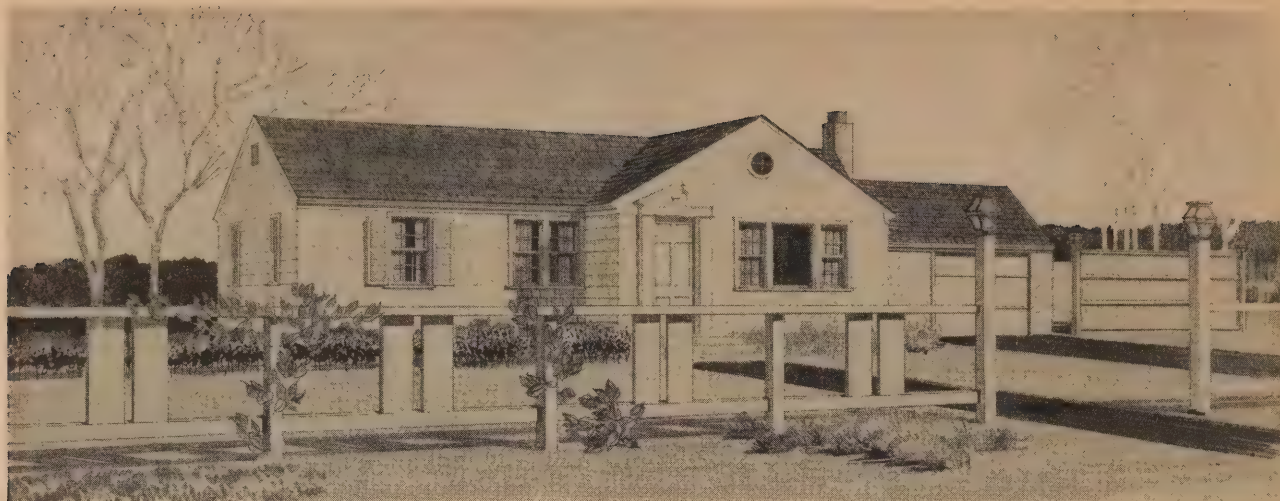






A detailed black and white illustration of a small, single-story cottage. The house features a gabled roof with a chimney on the left side. The front facade has a central door with a small porch and steps, flanked by windows with shutters. To the left of the door is a larger window with multiple panes. The house is surrounded by a lawn and several large, mature trees, including a prominent one on the left. A small path leads to the front steps. The style is a fine-lined engraving or woodcut.

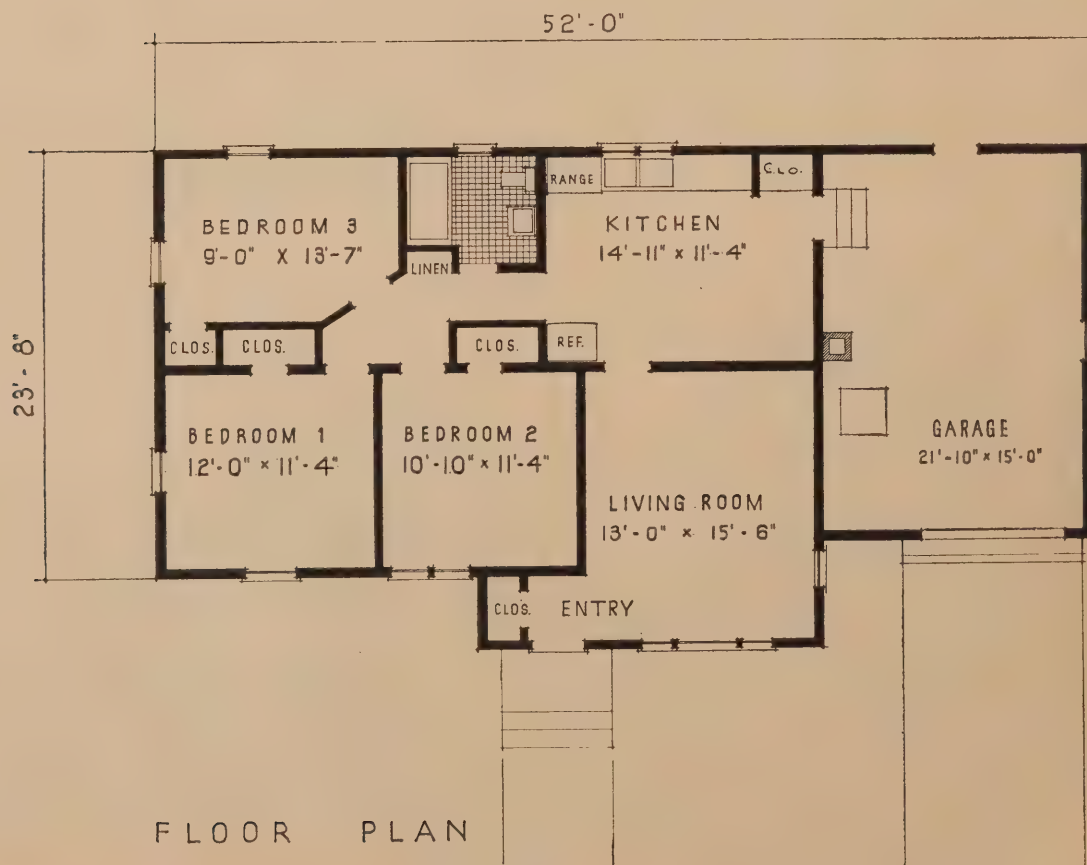




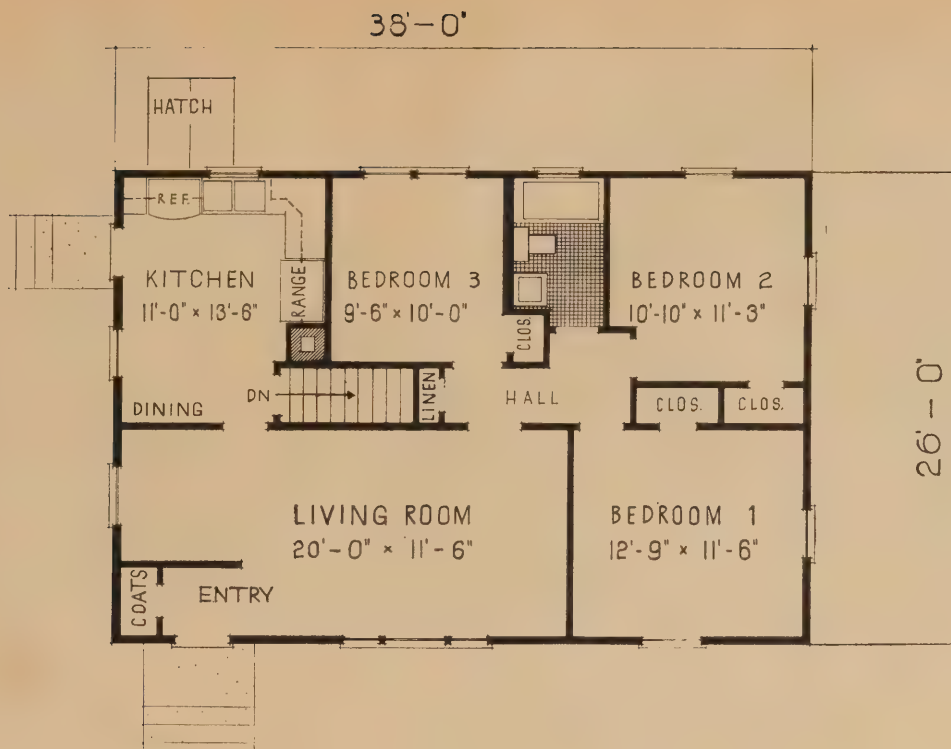
*Home Design Associates*

► **DESIGN DA 216**

While the lines and adornments suggest the richness of the Georgian mansions, design, dimensions and materials place this traditional home definitely in the moderate price class. A simple designer's embellishment, applicable to many homes, is the distinctive fence of heavy structural lumber, the Colonial lampposts and the added width conveyed by the baffle of two-by-fours. The garage exit has a conveniently adjacent closet.





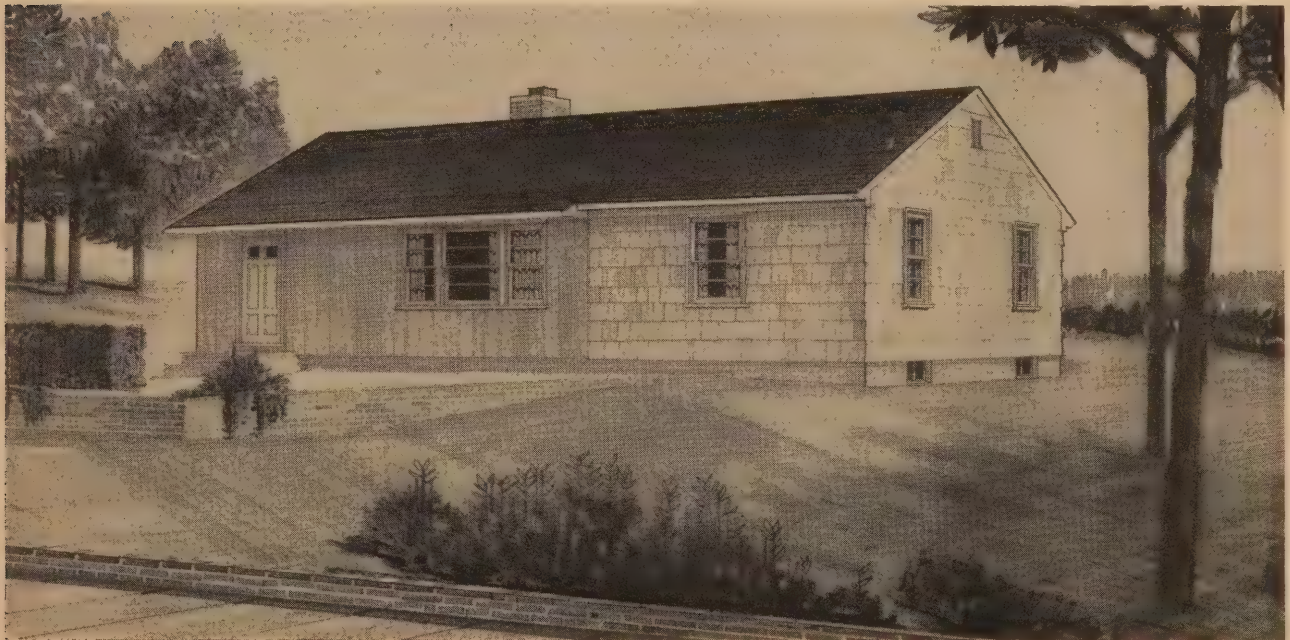


FLOOR PLAN

BASEMENT UNDER

Home Design Associates  
**► DESIGN DA 217**

Varied use of the same material—vertical boards and shingles—has created a distinctive exterior and given to a moderate traditional home a bit of contemporary elan. Envisioned on the drawing board as a three-bedroom that will dominate a slight rise, this dwelling has been endowed by the designer with brick walls and hedges—two elements of outdoor decor to give the home individuality at a minor financial outlay.

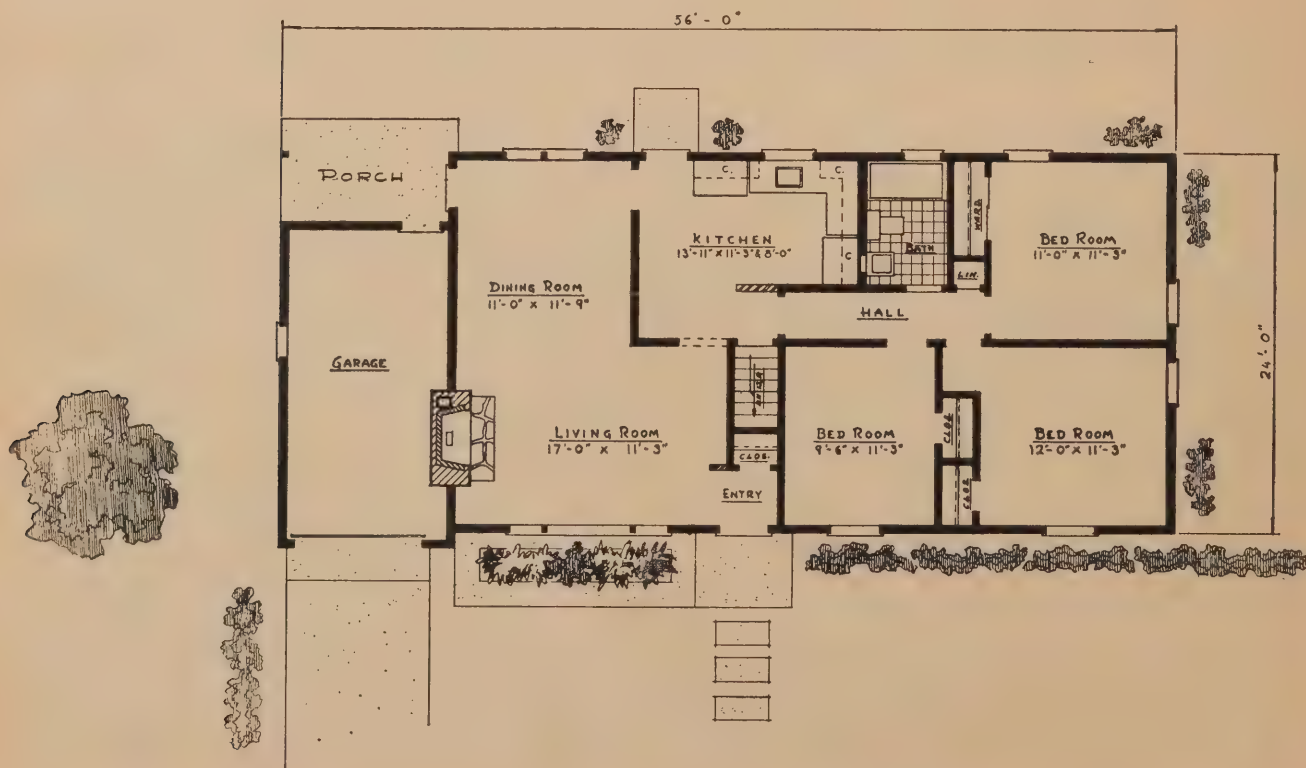




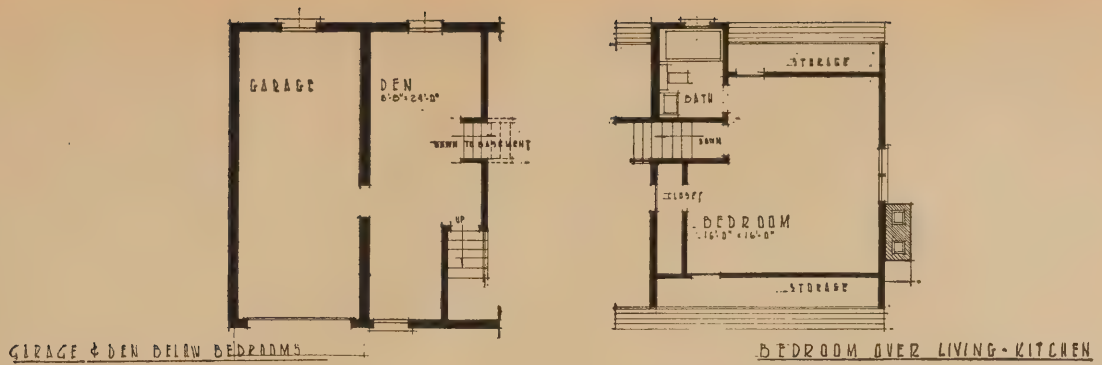


Home Design Associates  
**► DESIGN DA 218**

Handy and thoughtful grouping set in a streamlined traditional. The long, sweeping look is delightfully interrupted by the overhang extending over the protected doorway. In summer, for an after-dining break, there is a porch off the living-dining space, all under the one roof. The bedrooms, with wardrobe closets, are grouped around the bathroom. A nice touch is the divider creating the effect of a separate living room approach.



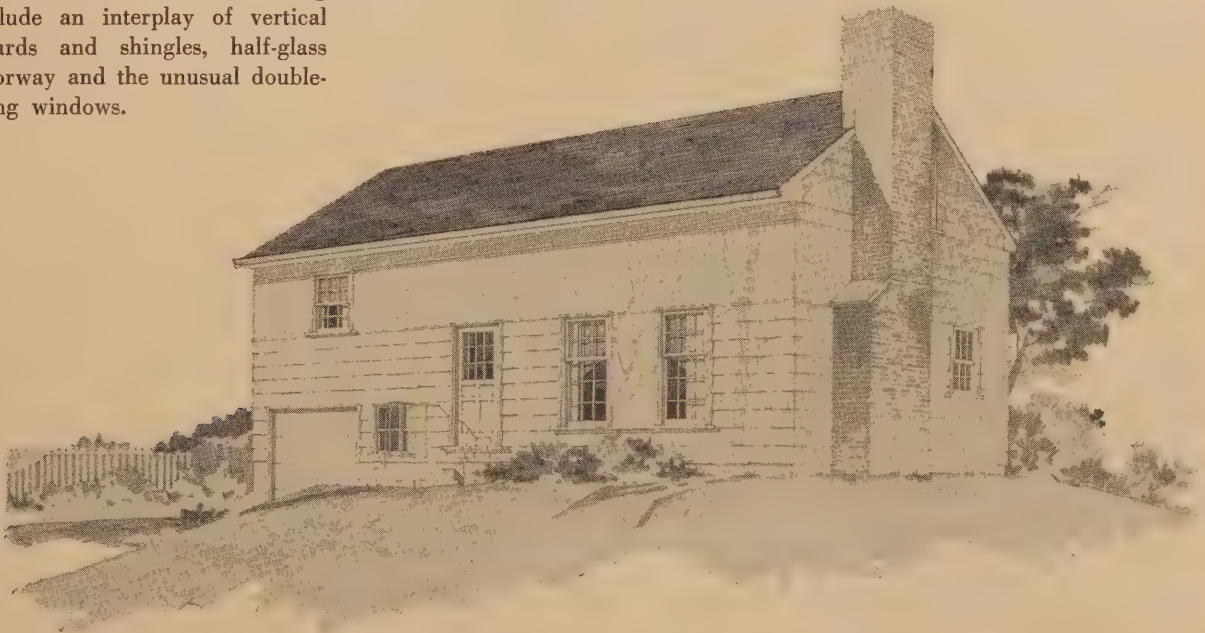
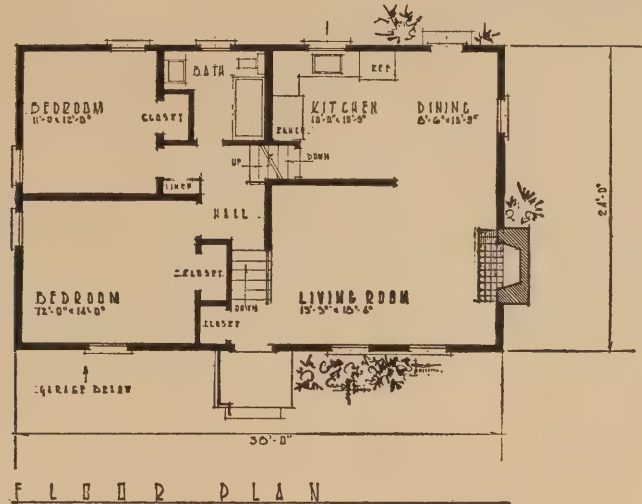




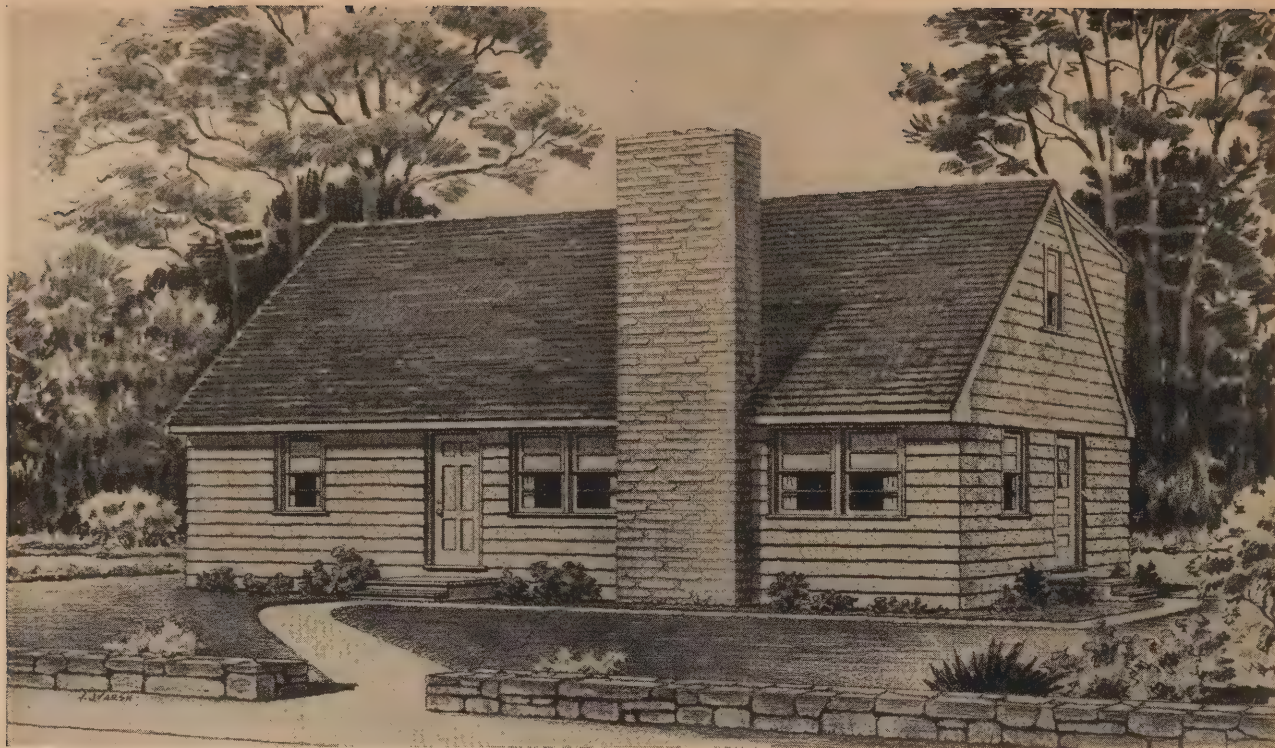
Home Design Associates

# ► DESIGN DA 219

Although this split-level traditional of Cape Cod ancestry is 38 feet by 24 feet, it is a medium-priced home endowed with surprising space. All the bedrooms are substantial; the living room is comfortably big, with the hall railing garnishing the effect of even greater spaciousness. Stylistic touches that add desired flavoring include an interplay of vertical boards and shingles, half-glass doorway and the unusual double-hung windows.

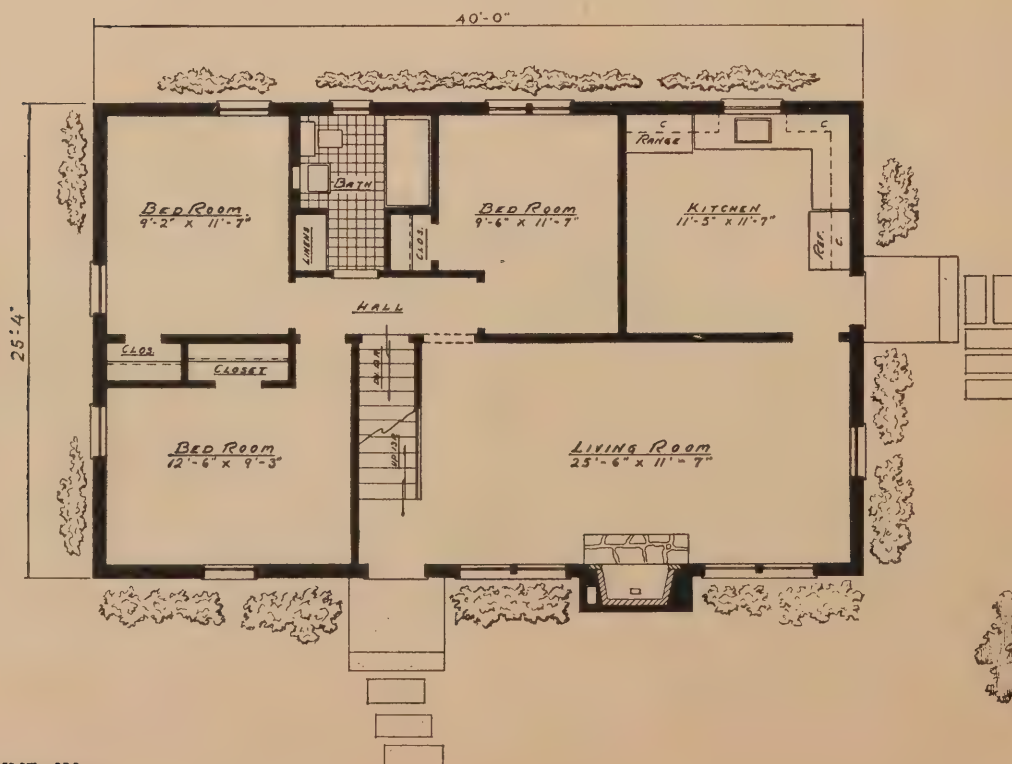






Home Design Associates  
**► DESIGN DA 220**

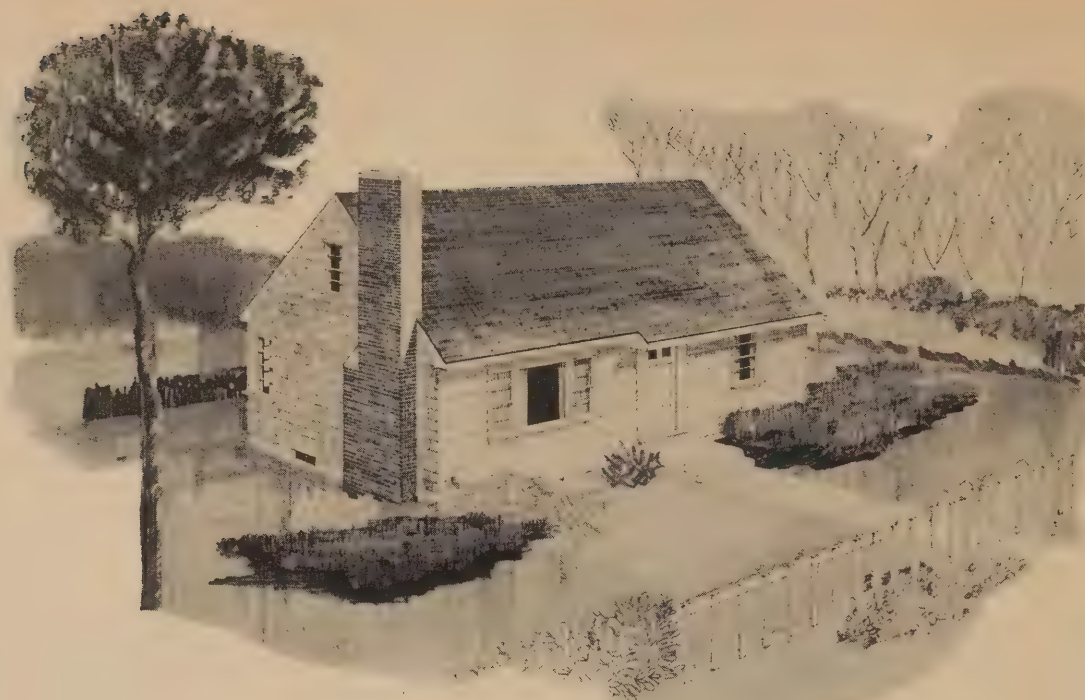
"Things are seldom what they seem" say Gilbert and Sullivan, and the saying goes for the dwelling portrayed here, which looks like a frame traditional with a three-bedroom wing and a vast living room nestling about a fireplace. Actually this home is of beveled cinder block, that looks like shingles, while the dominant chimney, striking in its studied contrast, makes use of the same inexpensive material, Roman rough cinder block.







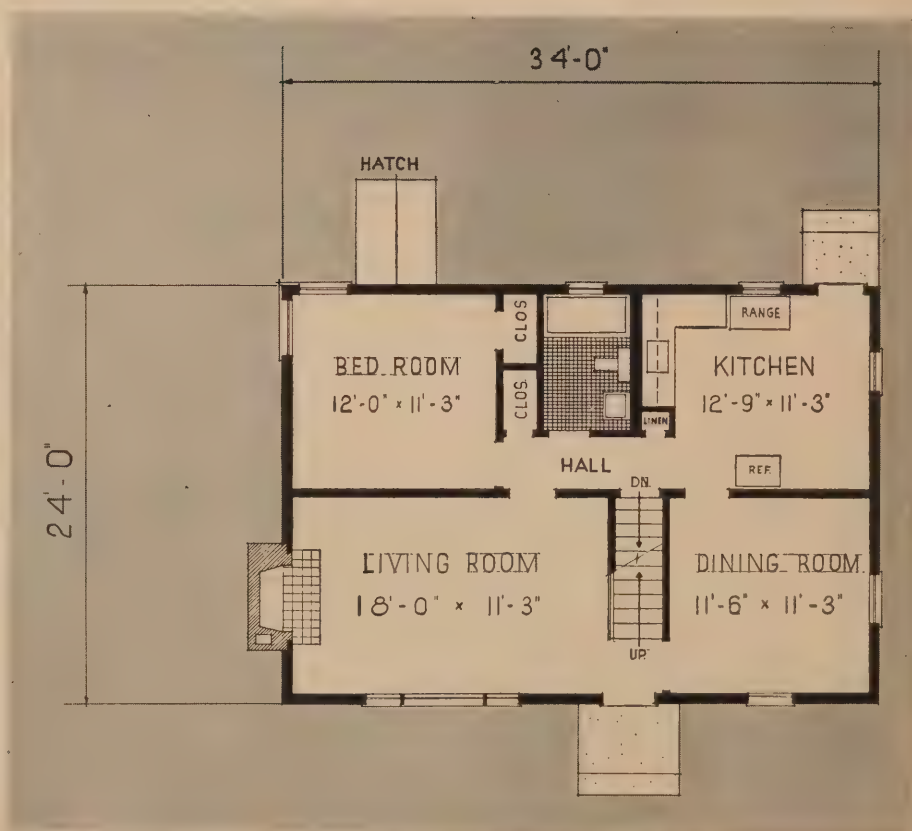




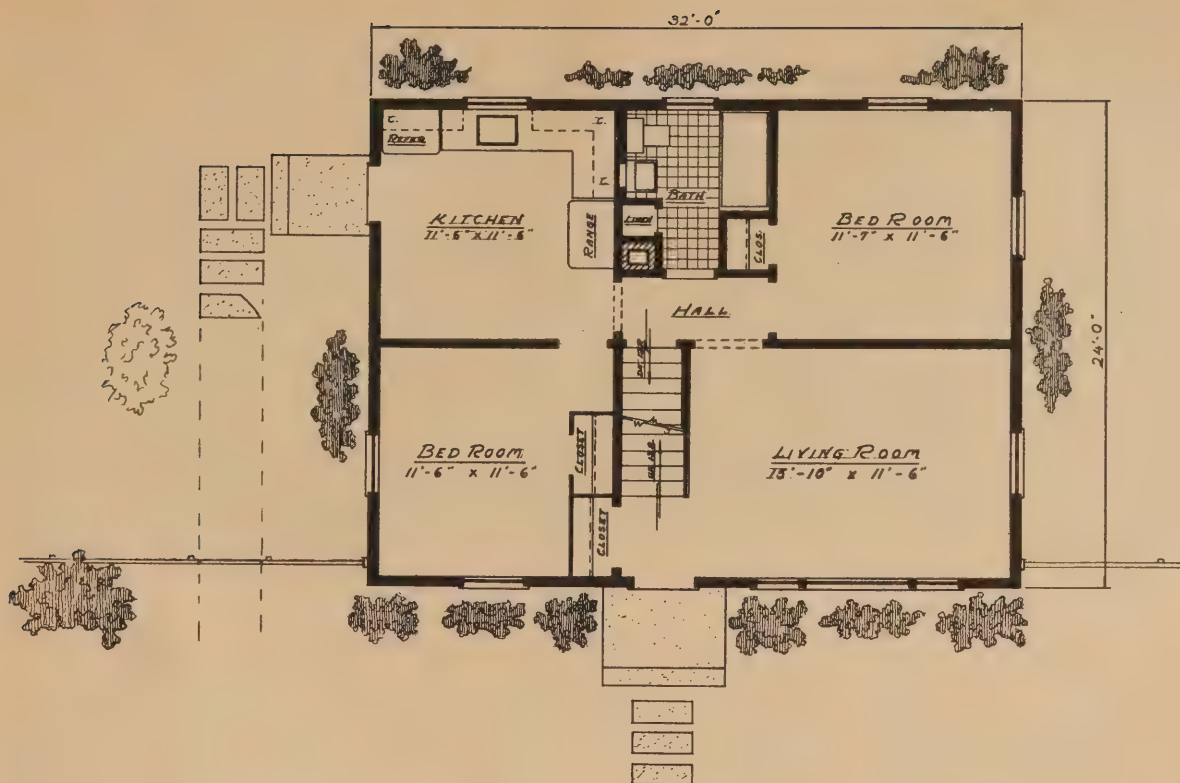
*Home Design Associates*

► **DESIGN DA 222**

Young marrieds just starting out need a home of their own. Many older couples, who have again become a twosome, loathe the idea of spending their later years in a sweltering, noisy city apartment. For both of these groups here is an ideal traditional home fitting harmoniously into any metropolitan area adjoining the bustling municipality. Both groups will do considerable entertaining, so the design thoughtfully incorporates comfortable living-dining space.



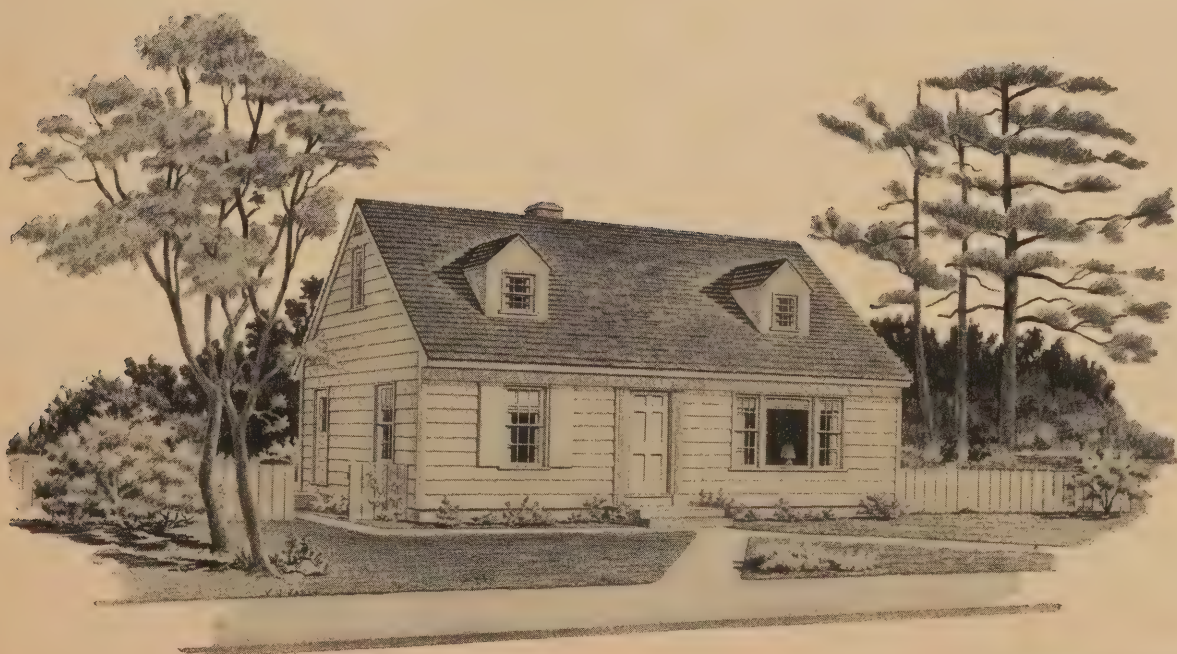




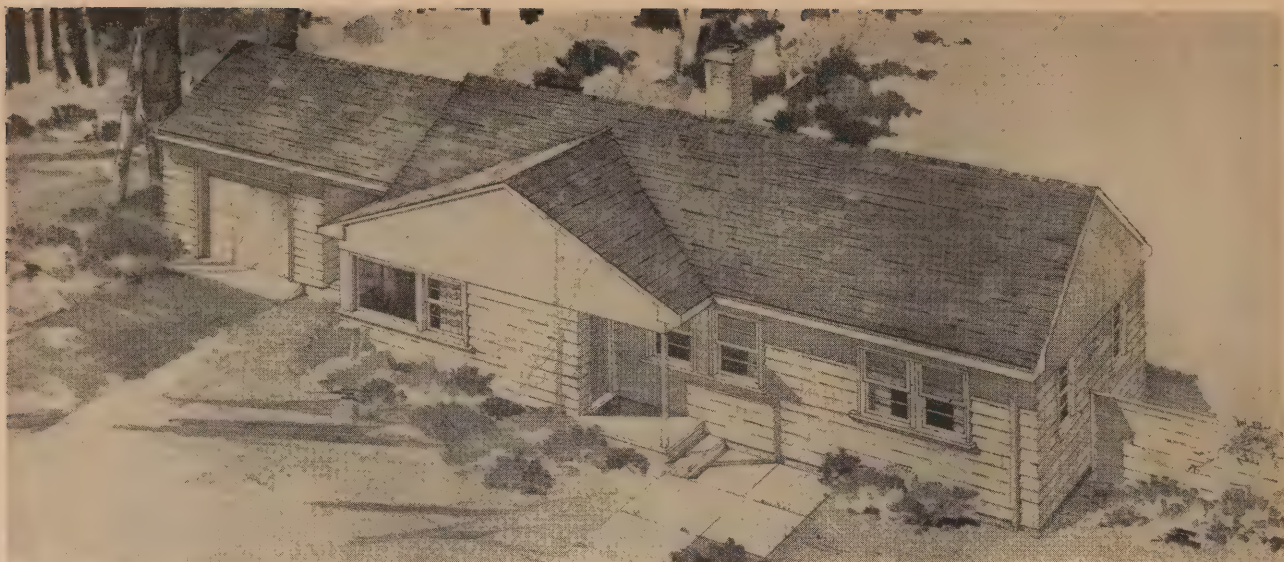
Home Design Associates

► DESIGN DA 223

When the last workman departs, this home will already have the warm appearance of long-time occupancy, for the settled, here-to-stay look is the essence of the traditional Cape Cod vintage. Fitting equally well into the shaded residential areas of the city or the winding lanes of suburbia, this Colonial dwelling, which stresses the utmost economy, has special appeal for couples—newly-weds or the children-already-married set.

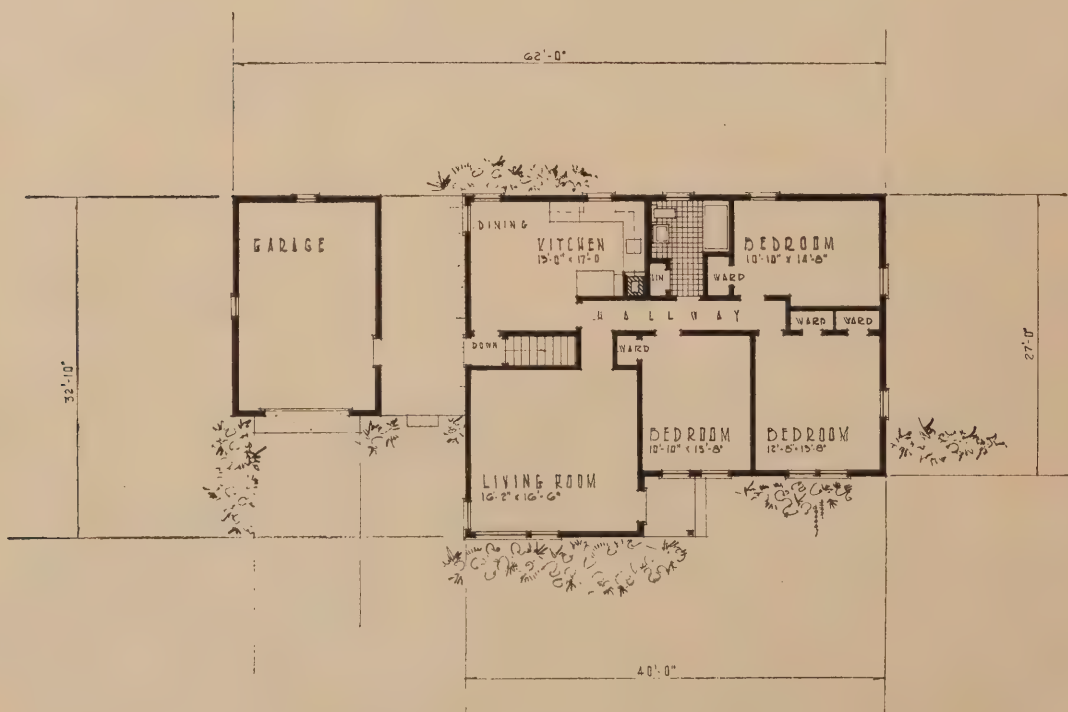






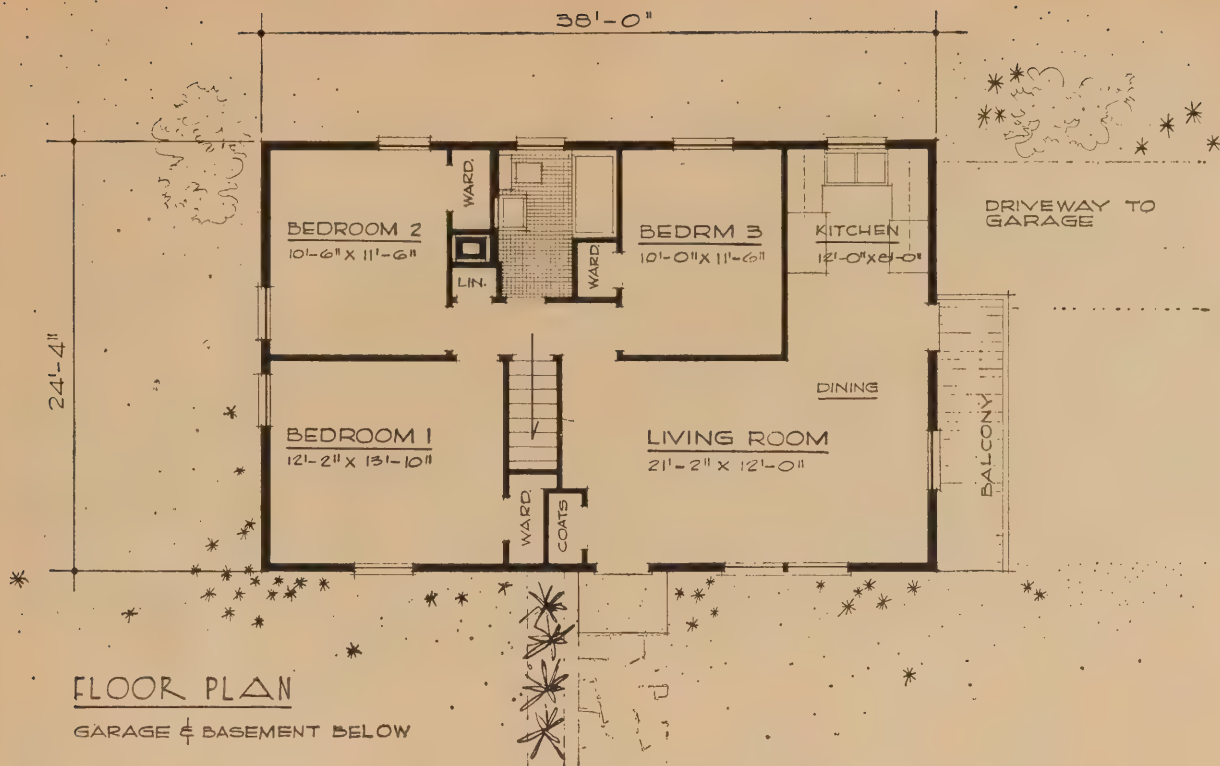
Home Design Associates  
**► DESIGN DA 224**

Both inside looking out and outside approaching it from the walk this contemporary ranch-house type gives you a good view. The picture windows that make up an entire corner of the living room present a view of panoramic sweep. The long sweep of the design breathes modernity. Yet this home is in the medium-priced category, for it is conceived with standard building materials and economical, standardized construction in mind.



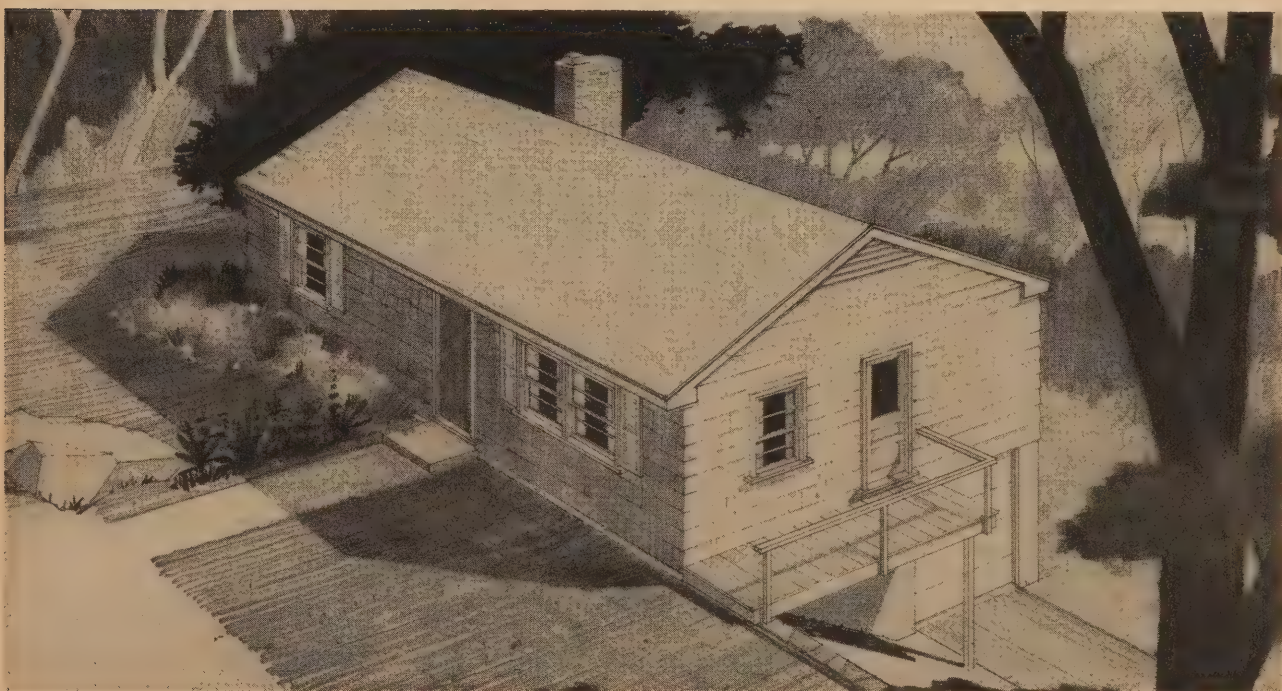
FLOOR PLAN  
 BASEMENT BELOW





Home Design Associates  
► **DESIGN DA 225**

The homebuyer inclined toward a sloping plot will derive fruitful stimulation from this simple and economical three-bedroom of blended styling. The needs of a growing family receive requisite attention in the entry closet and wardrobe space plus the important basement play area. When the kids have finally gone off to sleep, Mother and Dad can sit out on the balcony, sketched in roughly here, and look over their domain.



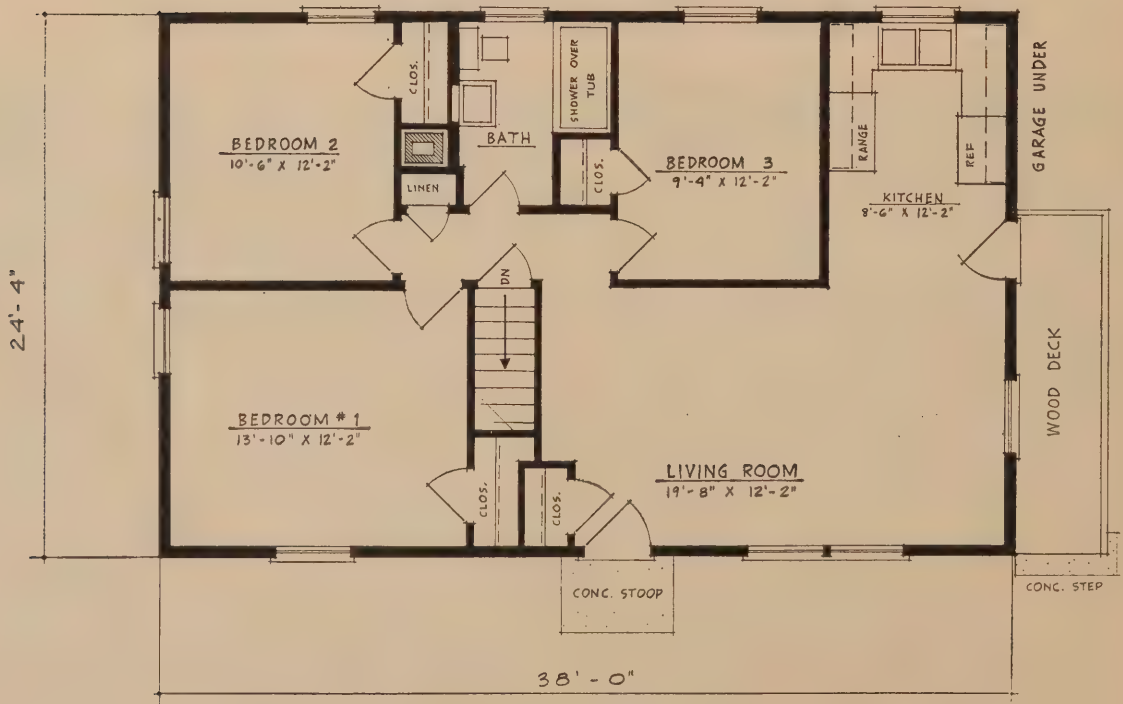




*Home Design Associates*

► **DESIGN DA 226**

Standing on the crest of a hill, this three-bedroom frame dwelling fulfills the desire of homeowners who seek the panoramic view and the vista of rolling hills. The front of shingled siding, adorned by planters, harmonizes with the dignity of the surrounding slopes. Designed specifically for builders along stock specifications, this home, while economical in construction, offers many conveniences such as large closets and a U-shaped kitchen.



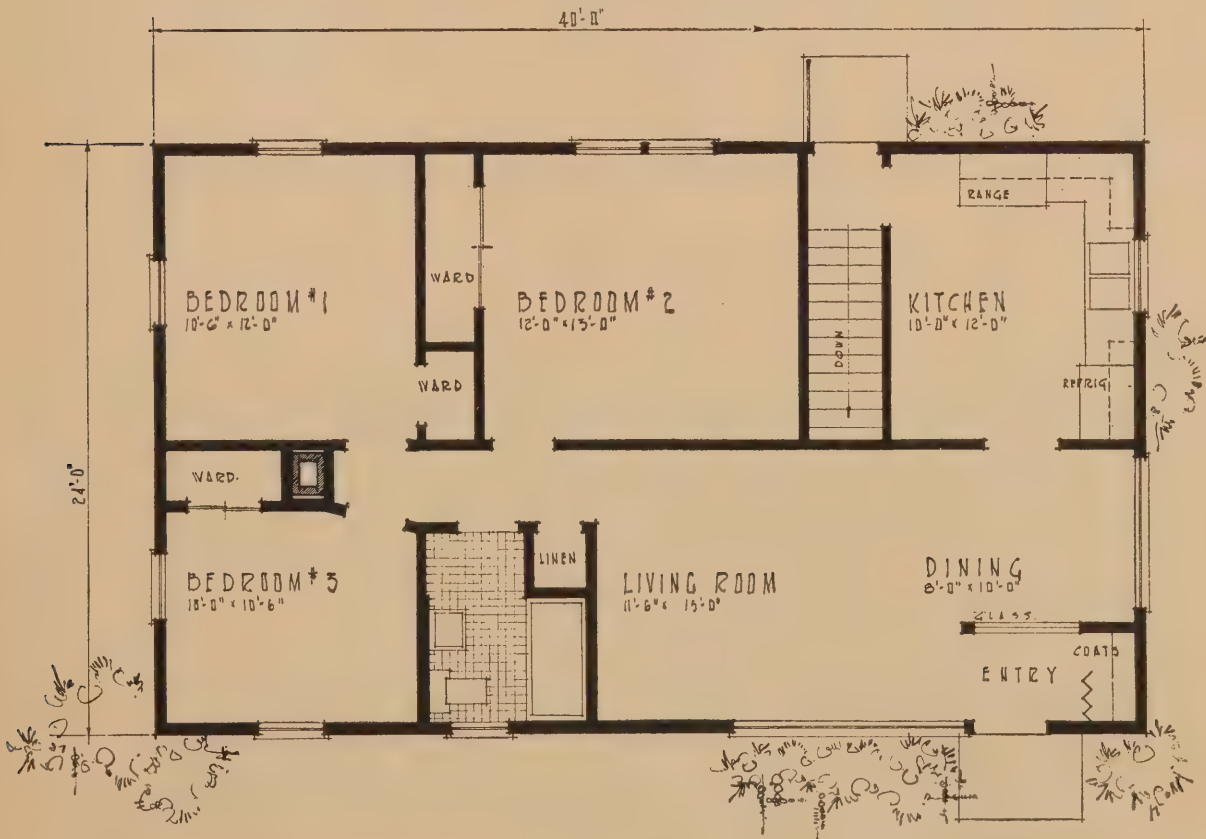
GROUND FLOOR PLAN





Home Design Associates  
**► DESIGN DA 227**

Styling for the suburbs is manifest in the tier of serried flexible windows that are dominant amid the ageless shingles that mark this moderately-priced three-bedroom traditional containing dashes of the contemporary. An understanding of homeowners' desires is evident in the hall closet with folding door, the linen closet and the pattern glass walled entry that gives the feeling of a separate hallway and sets off the dining area.



FLOOR PLAN  
 DISSENT BELOW

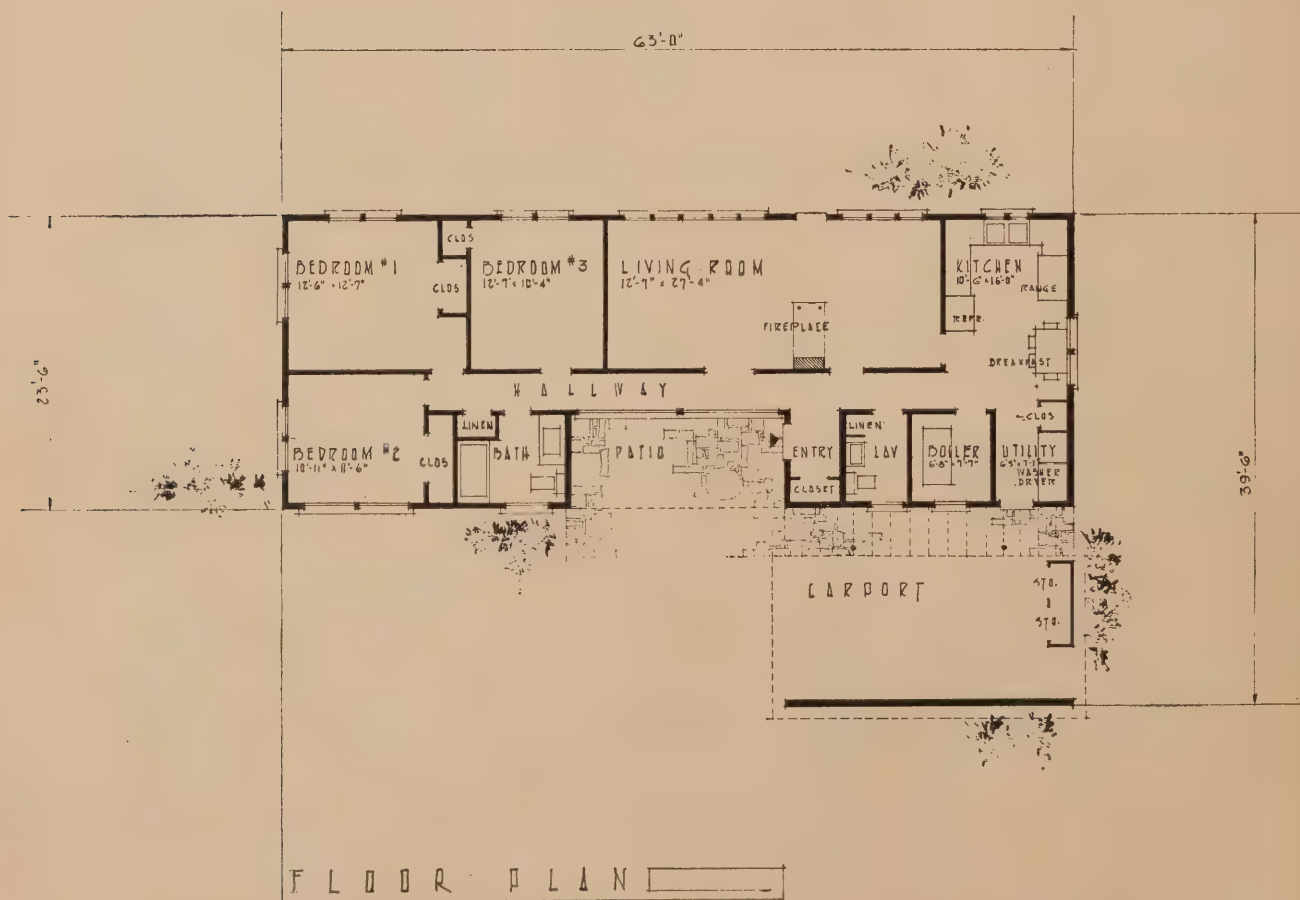




*Home Design Associates*

► DESIGN DA 228

A great deal of this contemporary model's appeal stems from the way you look at it—and out of it. It's definitely a home with an outlook. Generous window walls in the front and back offer exciting scenic views and enhance the general openness of the interior. Handsome patio access completely avoids the stock approach. Sweeping roof-line running the long way of the dwelling adds grace and stateliness to the exterior appearance.

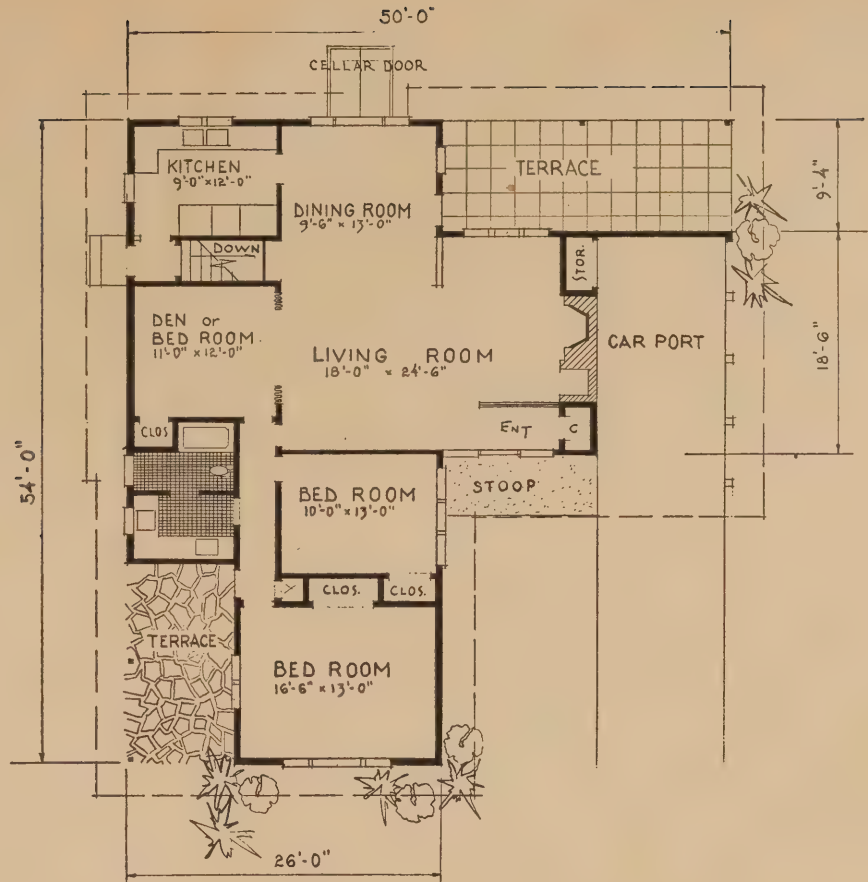




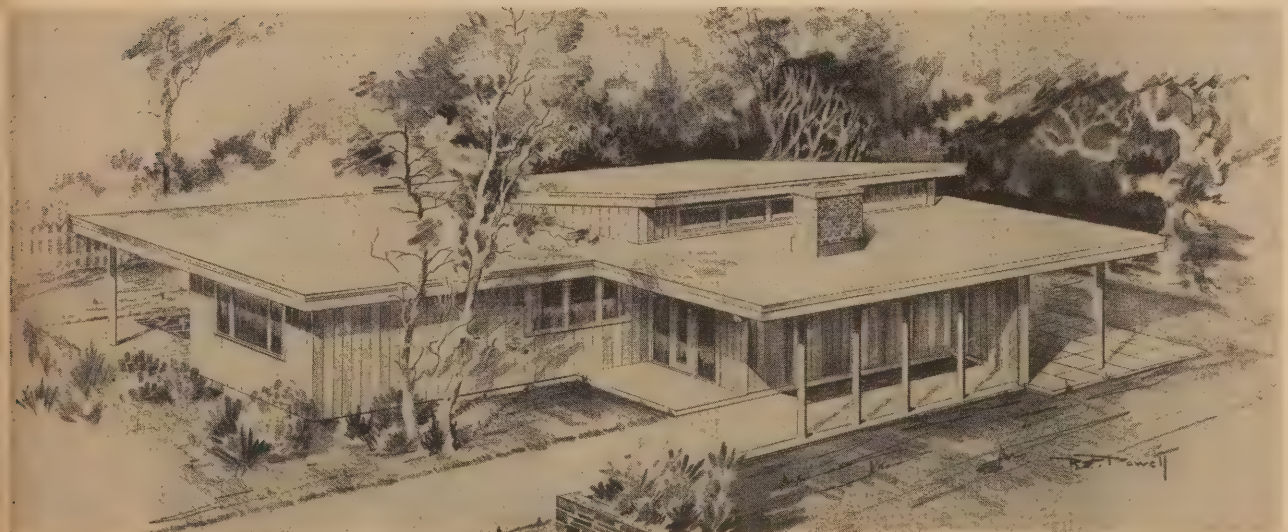
Home Design Associates

► DESIGN DA 229

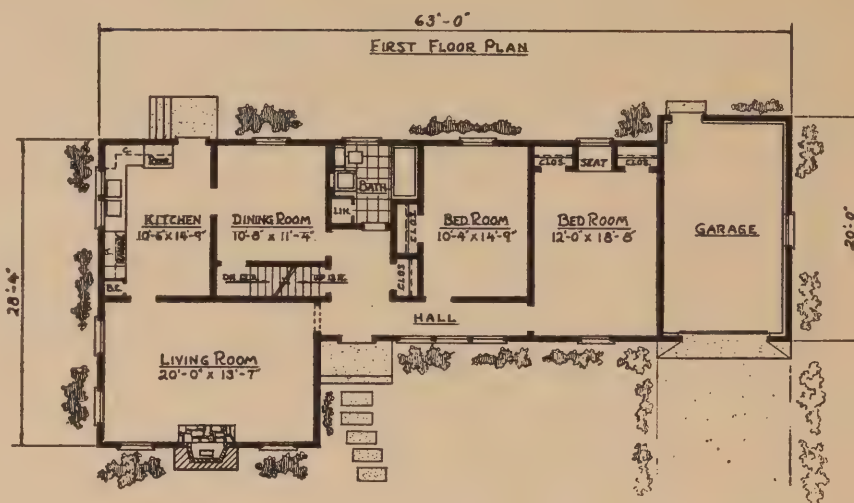
Twin terraces, one off the living room and the other off sleeping quarters, enhance the many added comforts incorporated in a contemporary home of distinction. The flat and shed roof is graced by overlooking clerestory windows that vary height and bring sunlight and moonlight to entertaining or just relaxing in an easy chair. The roof line is supplemented by a columned, semi-enclosed carport. Interior accoutrements cater to gracious living.



FLOOR PLAN BASEMENT BELOW





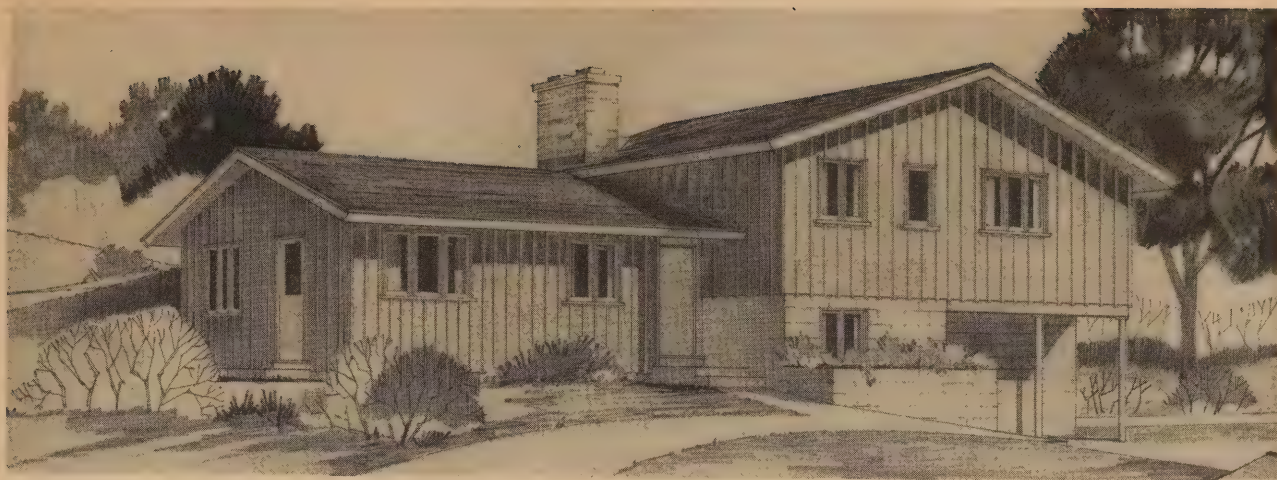


► **DESIGN DA 230**

A four-bedroom compact dwelling that has not only charm but the added attraction of a medium-range price tag always makes home shoppers take notice, as does this shingled Colonial. Note how the kitchen, with ample eating space, serves as a hinge for separate formal dining or hors d'oeuvres in the living room. Upstairs note how a bedroom can become a recreation room by simply leaving a dividing wall open.



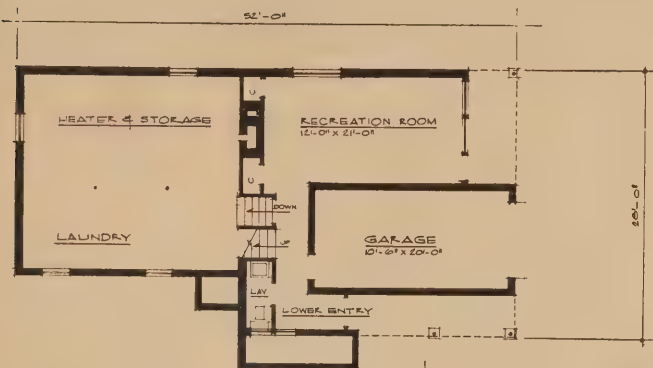




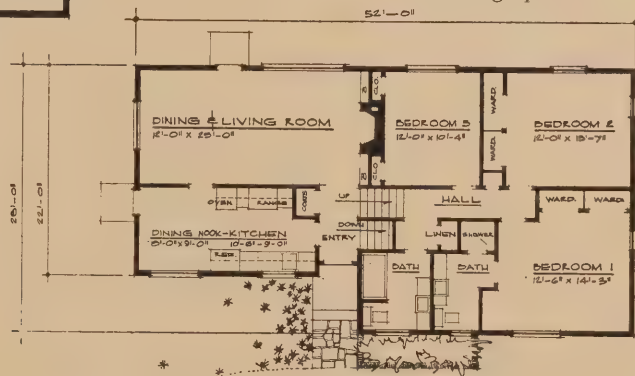
Home Design Associates

► DESIGN DA 231

FOR THE HOME DESIGN ASSOCIATES, INC., NEW YORK, N.Y.

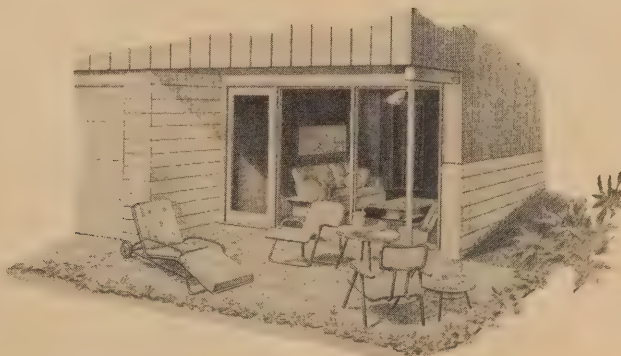


RECREATION & GARAGE LEVELS

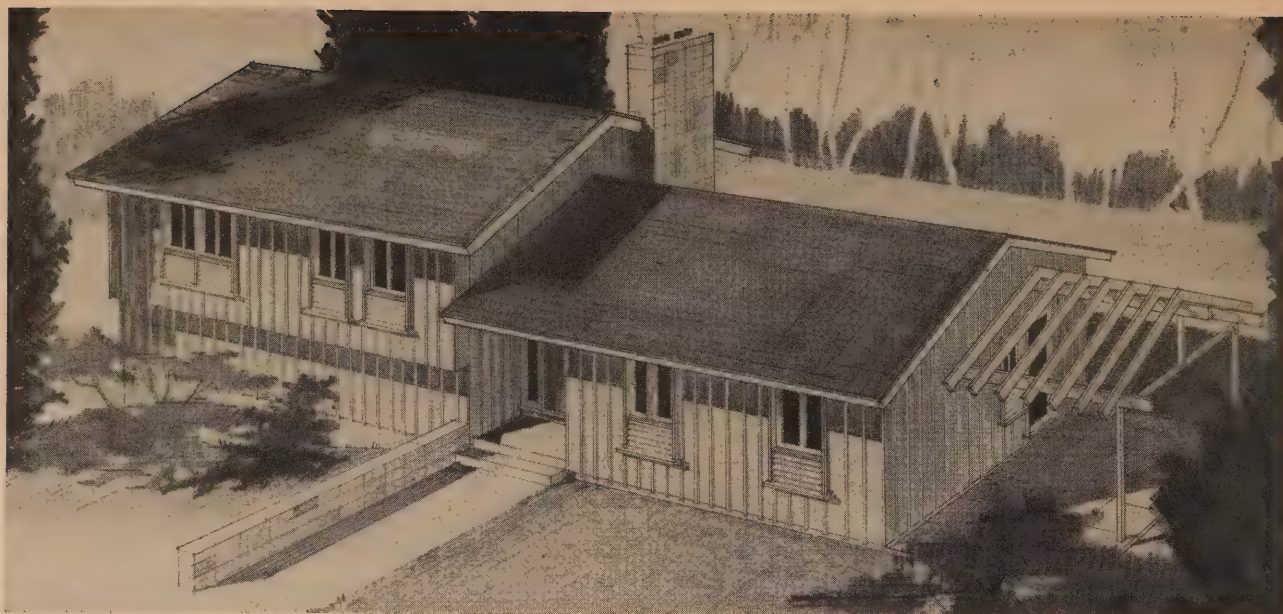


FLOOR PLAN  
RECREATION & GARAGE LEVELS BELOW

The freedom of movement in summer time that this home offers becomes evident in this view of the terrace. By the addition of an attractive light fixture and some pieces of porch furniture, suitably blended to the furniture of the recreation room, the terrace has become another room or an extension of the recreation room. The full, advantages of the terrace overhang and the use of glass are brought out.



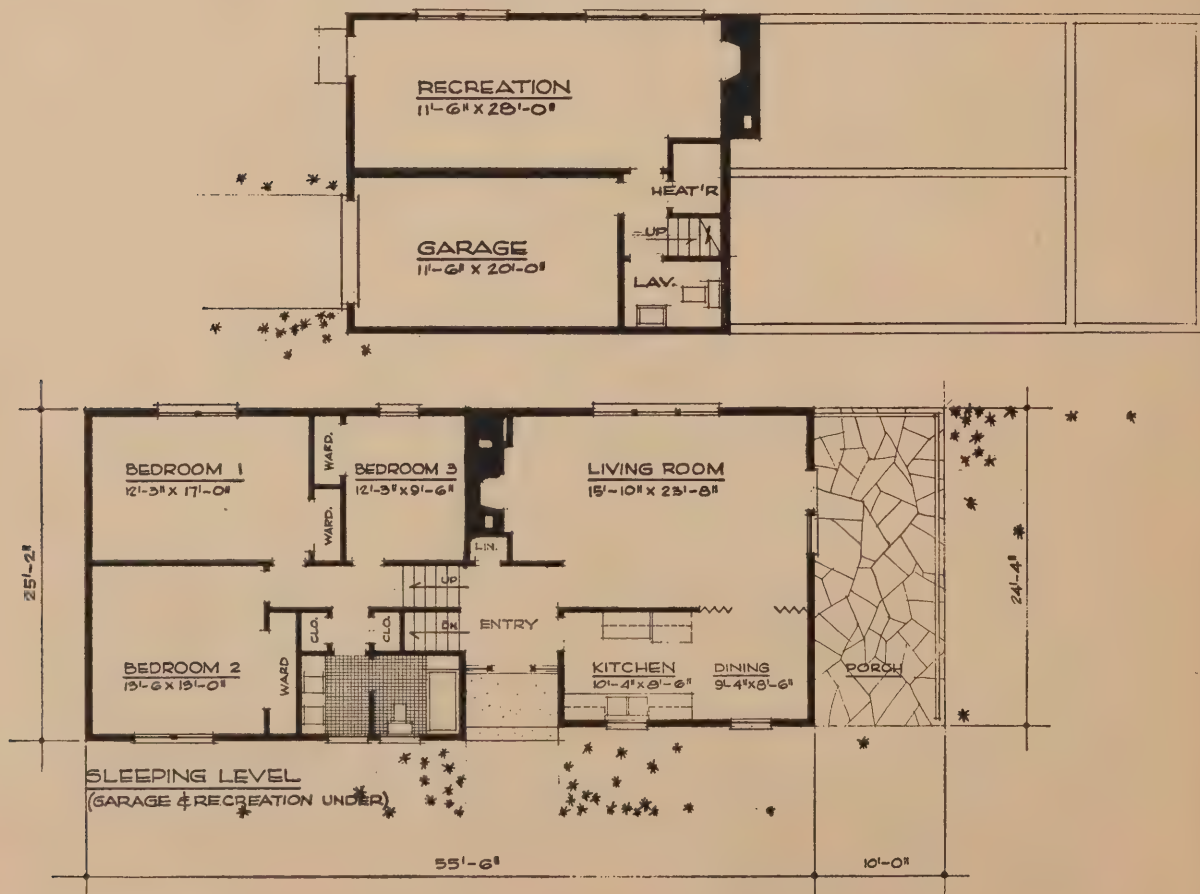




Home Design Associates

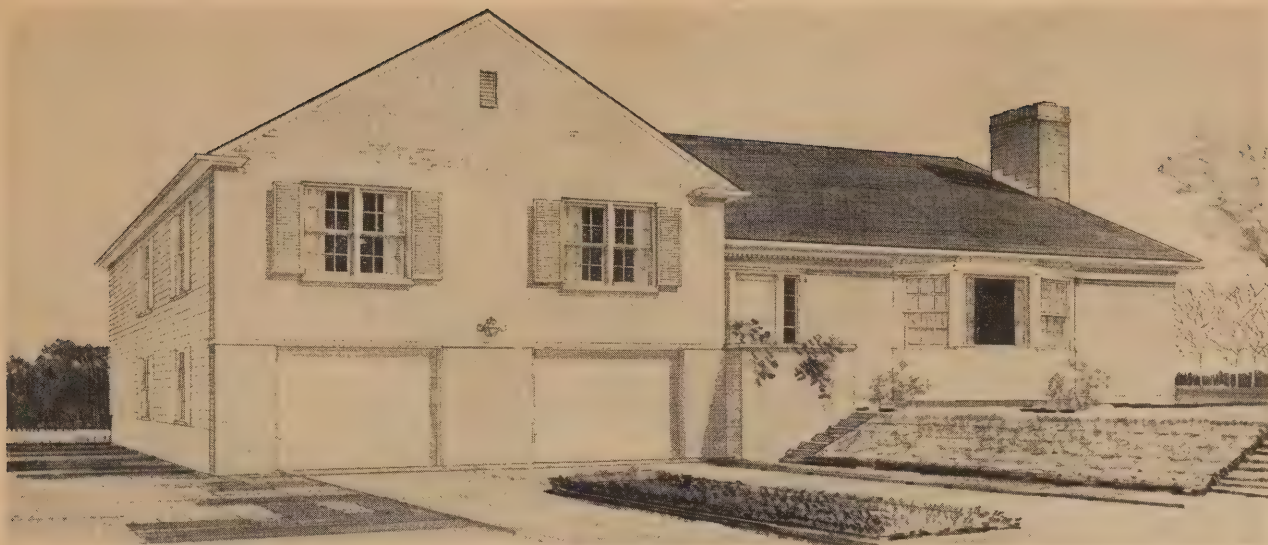
► DESIGN DA 234

Sumptuous "extras" of design bring this split-level contemporary into the costlier category. External features include louver windows, deeply recessed entrance and optional terrace with open trellis, or porch if nature's greenery encompasses the rafters. Internal features include the L-shaped living-dining space with folding doors that permit the dining section to become part of the kitchen. Spaciousness is the keynote in bedrooms, closets, recreation room and the double fireplace.



HOMES TO LIVE IN

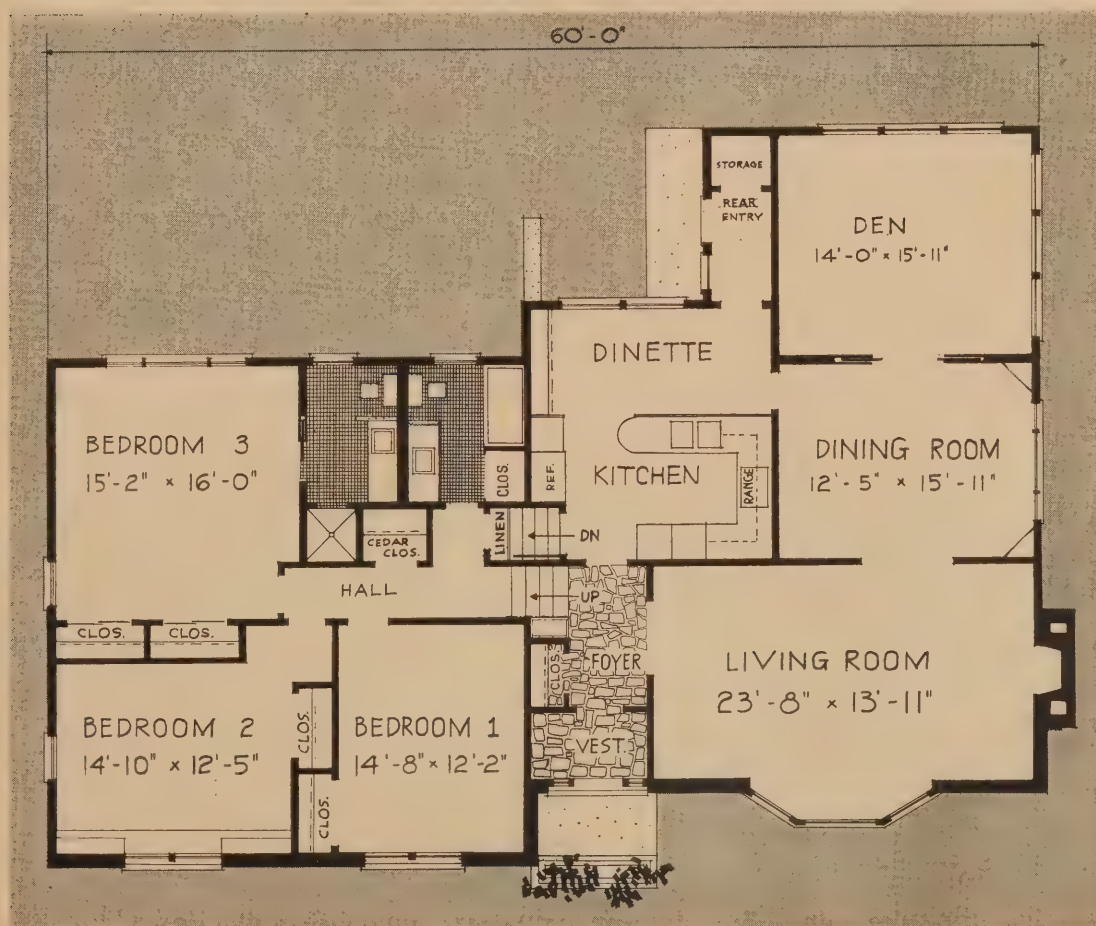




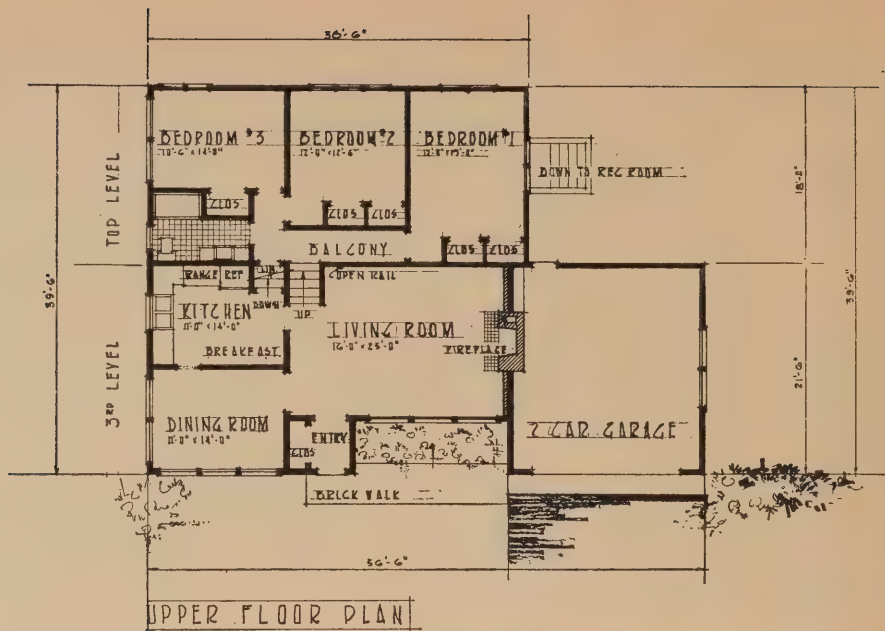
Home Design Associates

► **DESIGN DA 235**

For the person with above-average means and a fondness for a split-level home, here is a spacious three-bedroom Colonial with lots of trimmings. With brick veneer front, it has an 11-foot bay window and planter divisions for entrance and driveway. The flagstone foyer draws enhanced light from rear fenestration. The home is built in 3-D. Dinette, dining room and den, with book-case wall, fan out from U-shaped kitchen.



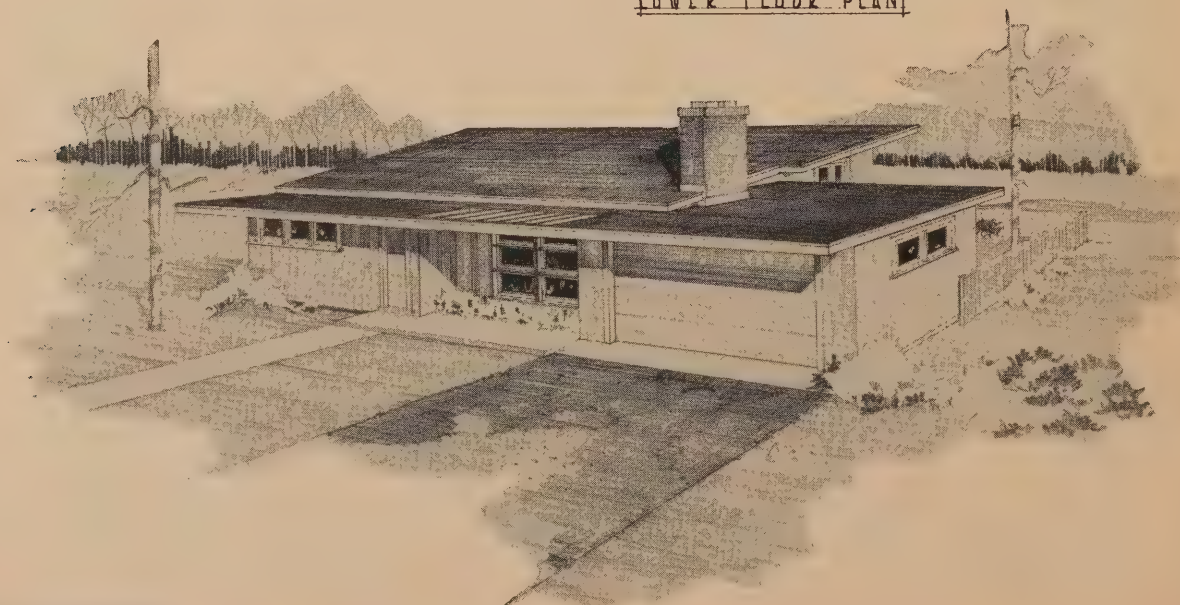
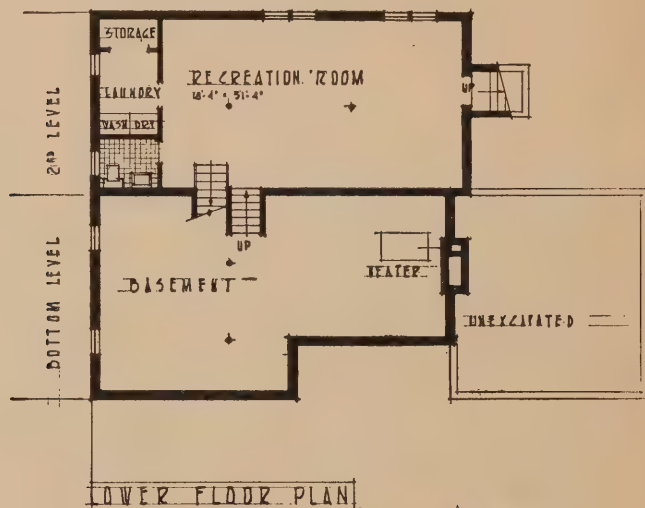




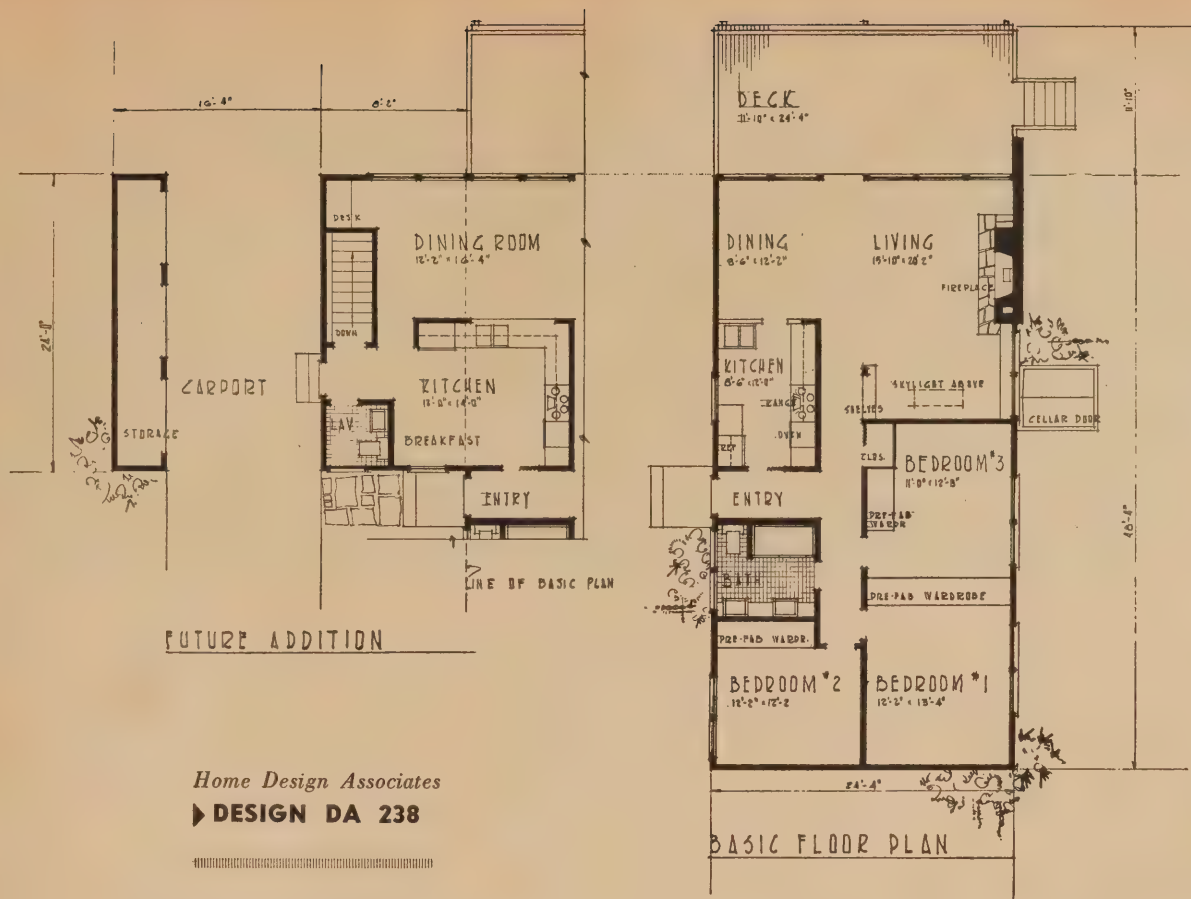
Home Design Associates

### ► DESIGN DA 236

The front-to-back split and the roof lines characterize this three-bedroom as a smart contemporary home for an upper medium budget. Augmenting the overall spaciousness is the open-work balcony overlooking the living room that adds expanse to the vista achieved by the arrangement of the dining-living area, set off by the fireplace-masonry wall. Roof design and deep setback for living room shield against hot sun.

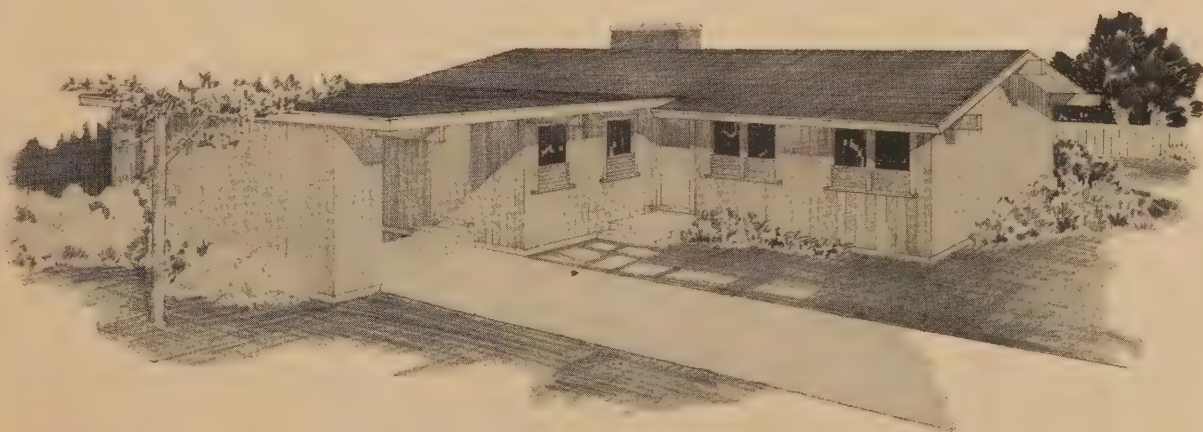




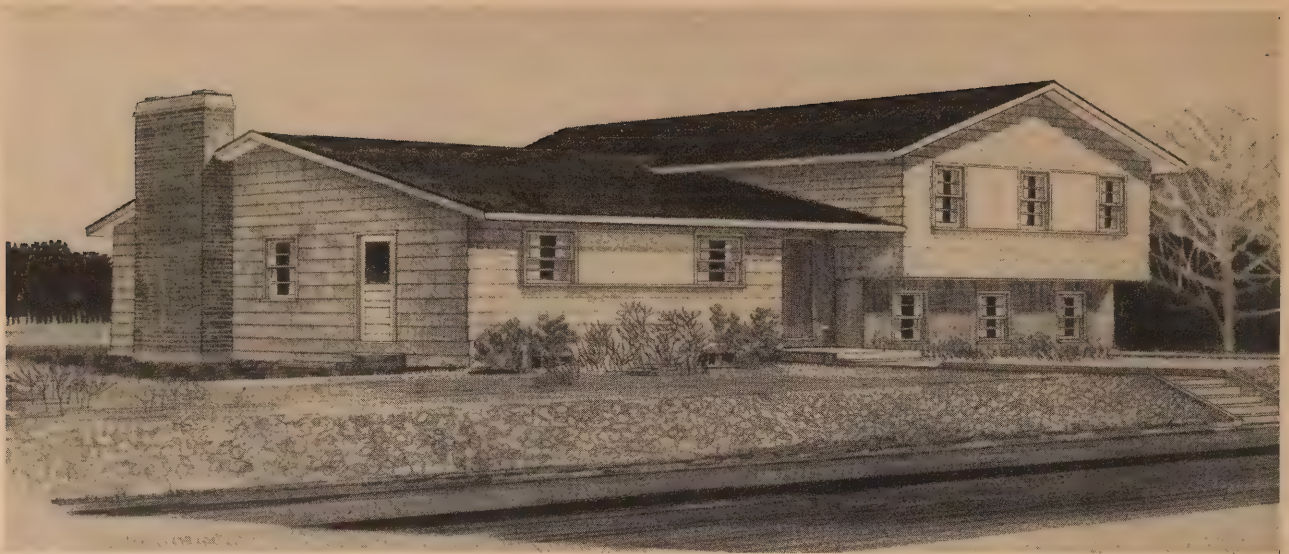


Home Design Associates  
**► DESIGN DA 238**

*Wanted:* A big home.  
*Problem:* Not enough money right now.  
*Solution:* A three-bedroom contemporary that will expand with an expanding income. The completed structure shown here includes the portion on right to be built now and the portion on left to be added with minimum modification. The additional wing supplements with a breakfast nook, vastly expanded dining area and carport the comfortable existing quarters incorporating many features of gracious living.



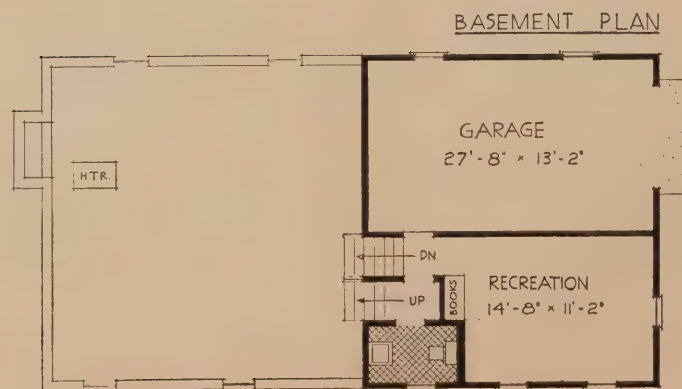
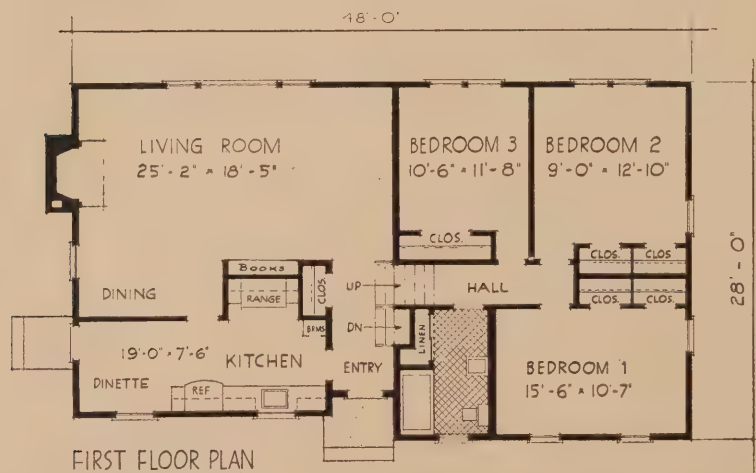




Home Design Associates

► **DESIGN DA 240**

The right site is all important for this three-bedroom split-level home. While ticketed in the medium price range, this home has many noteworthy touches. At the entrance the stairs up and down are open with railings. A bookcase living room wall sets off the dining area. The kitchen range is nested in a nook with surrounding cabinets and fan above.

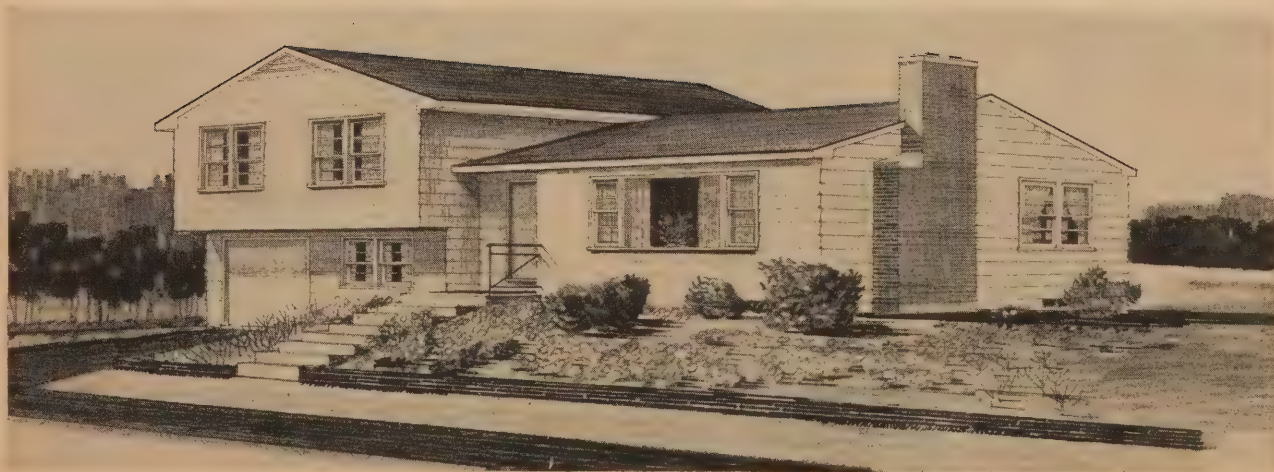
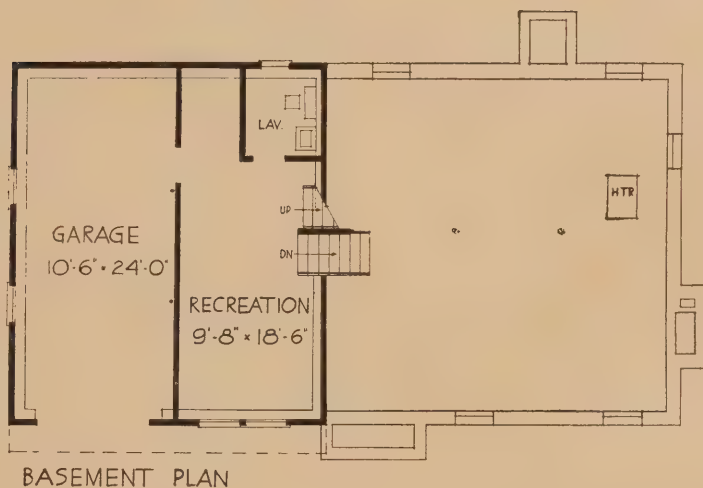
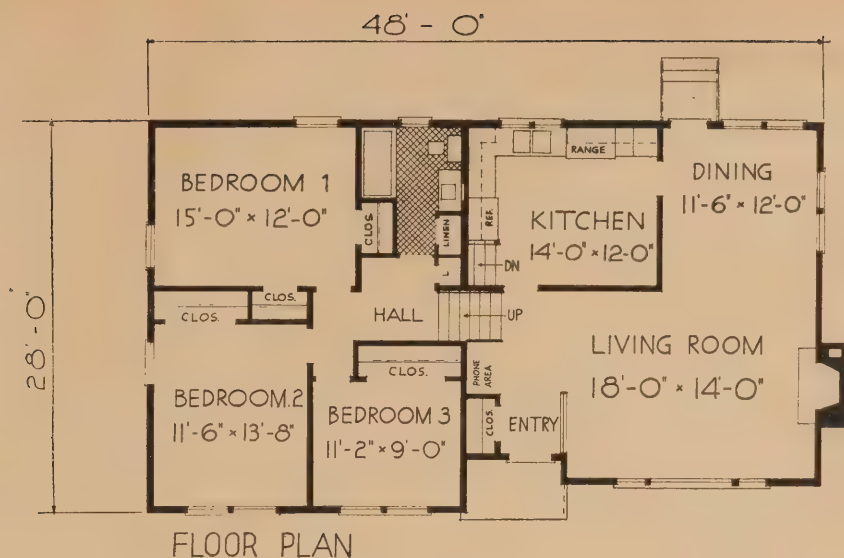




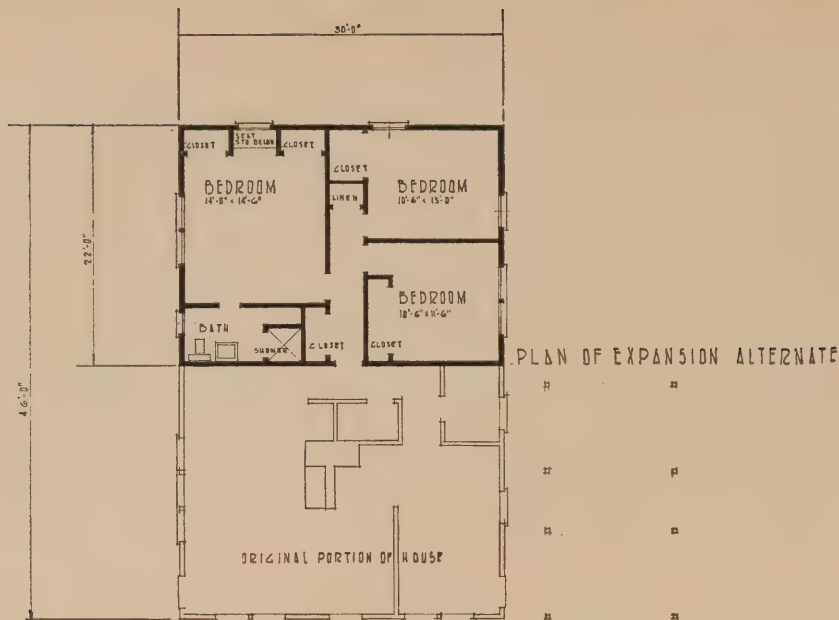
Home Design Associates

► **DESIGN DA 241**

This medium-priced, three-bedroom traditional is of the split-level genre that has found favor with many, and it is enhanced by alternatives. The alcove off the entrance may serve as a telephone nook or an out-of-the-way repository for a movable television set. Without the wall, a TV set can squat in the nook without "discombobulating" furniture arrangements. Recreation room is ideal for bar, games or dancing.





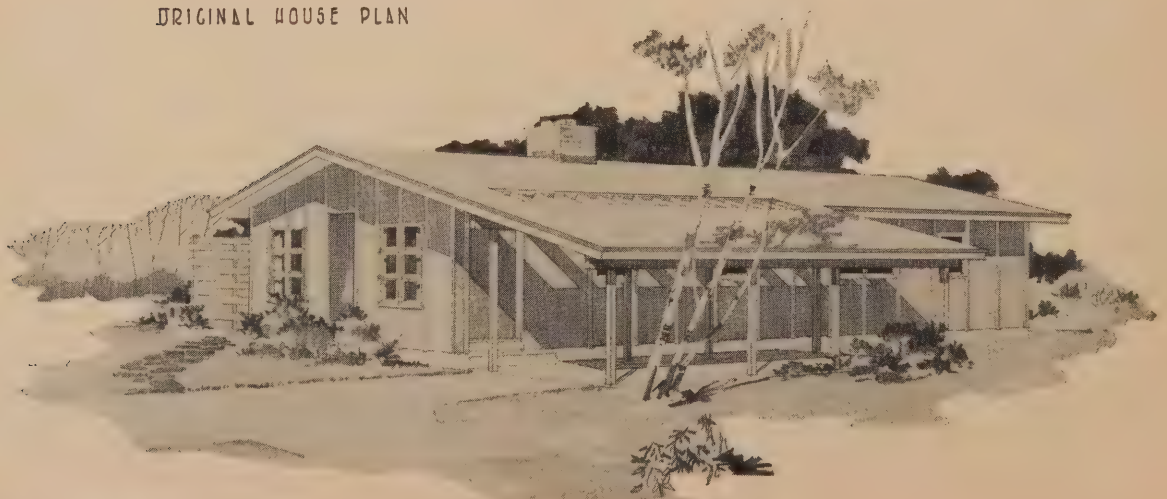
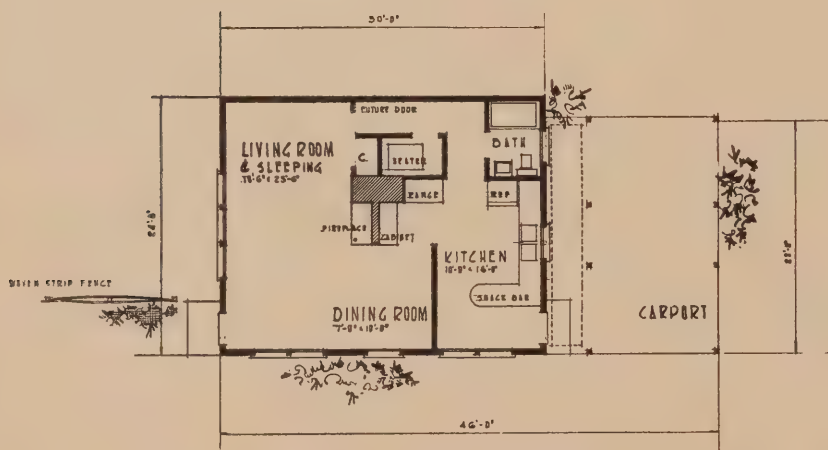


*Home Design Associates*

**► DESIGN DA 243**



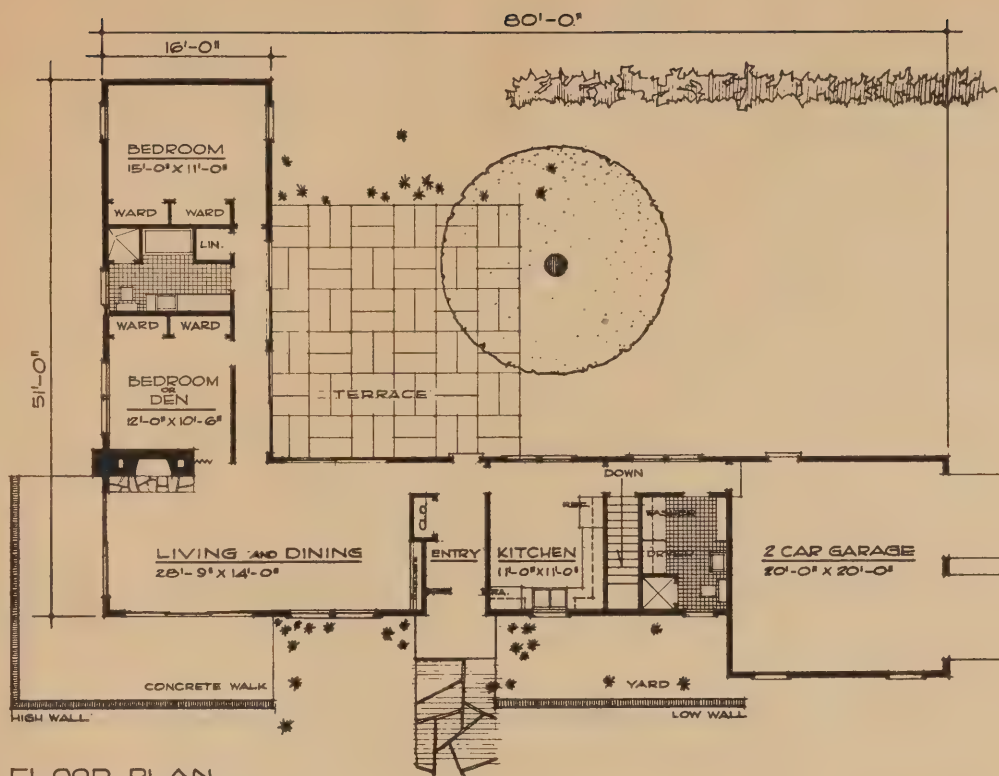
A home for the present and a finer home for the future are wrapped into one in this expandable home that starts with living-sleeping quarters, kitchen with snack bar and fireplace as central focal point. This can grow in time to a cosy two-bath, three-bedroom home. The heating unit is centrally located. The decorative woven strip fence balancing the lines of the carport utilizes left-over building material.



**HOMES TO LIVE IN**

page 66



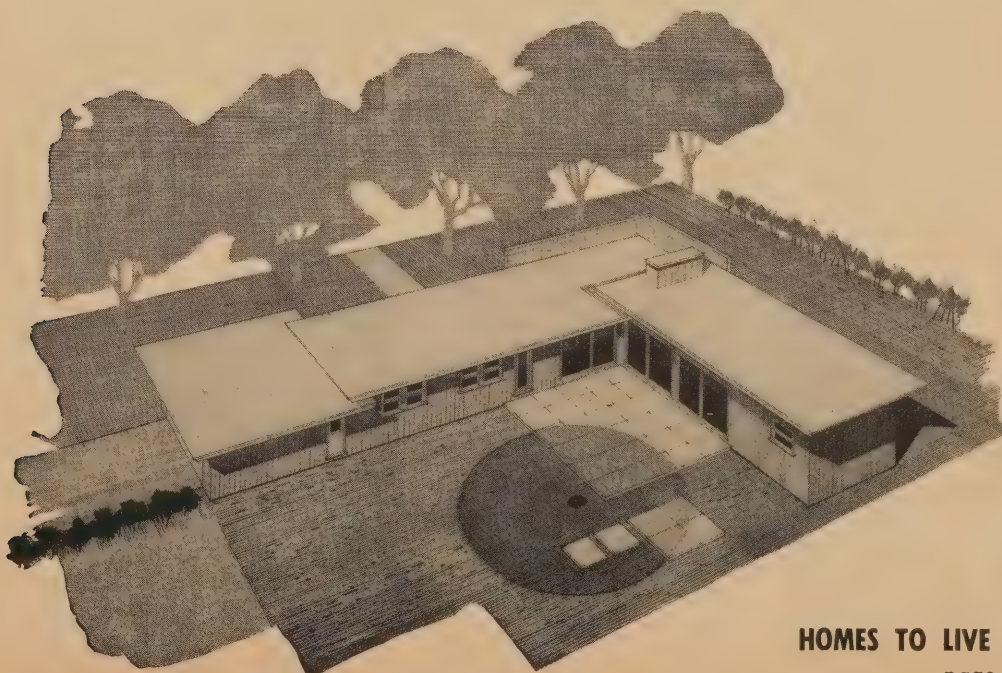


**FLOOR PLAN**  
3/4 FULL BASEMENT BELOW

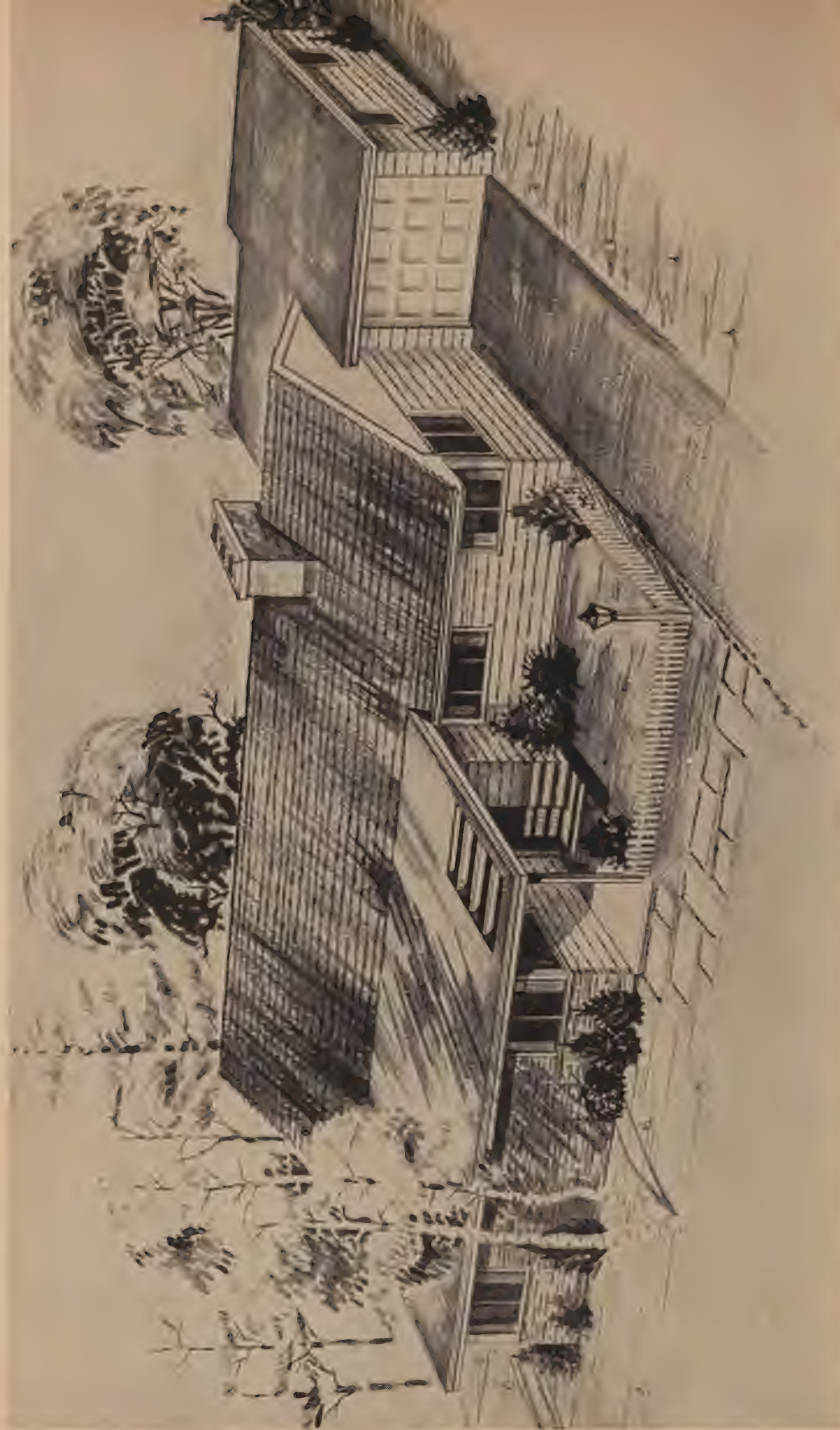
Home Design Associates

► **DESIGN DA 244**

A palatial contemporary home for the person of rich tastes and means to indulge in them is portrayed in this rear view that shows the extensive window area and broad patio. A two-bedroom home of jointed boards, this home has plenty of everything, including a cinder block wall that insures privacy. The sketch shows the top of the wall, which is actually about six feet from the home itself.







A home to grow in and to grow with is this expansion contemporary dwelling. As the wallet gets fatter, so this home can spread from the original 54 by 18 frame. With an eye ahead, the basic one-bedroom frame incorporates recreation room and terrace. Two future bedrooms provide a stone front. Other bedroom can also become separate dining room. Extra galore carry out richness of complete home portrayed here.

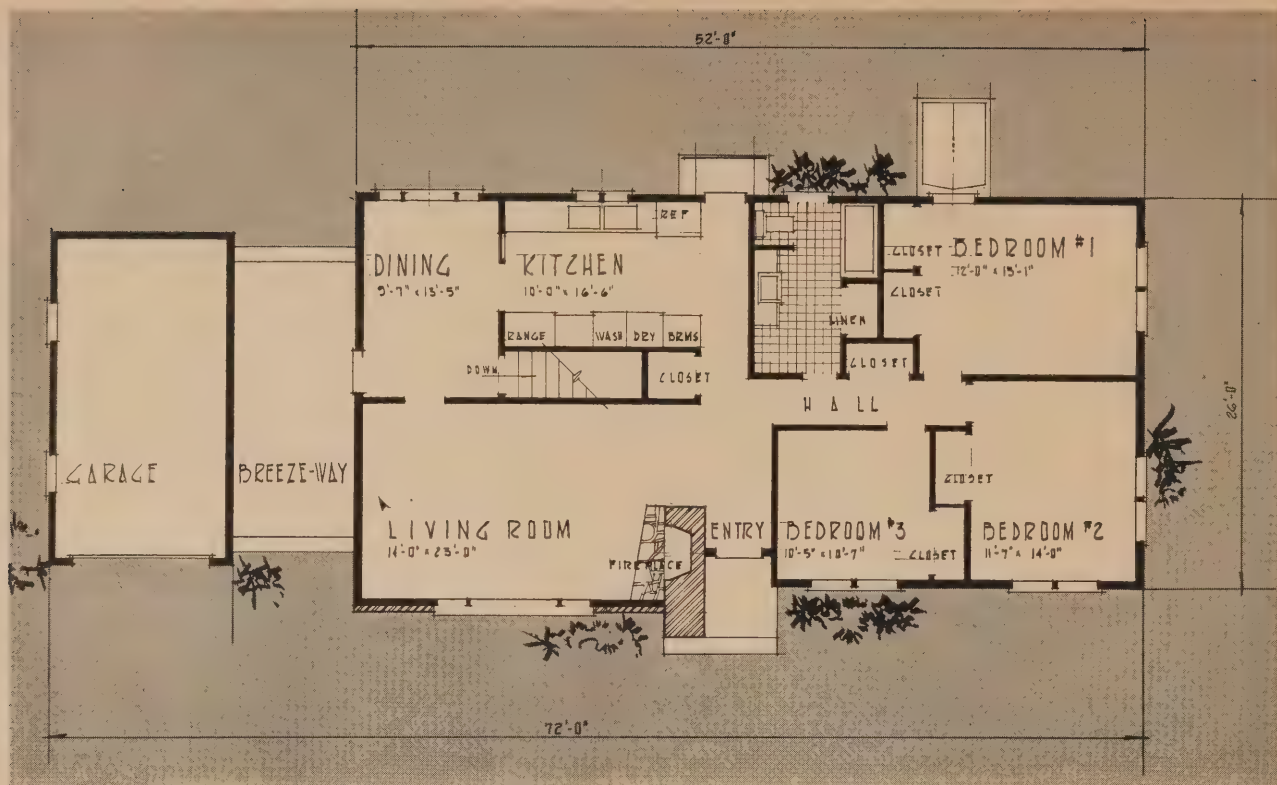
*Home Design Associates*

► **DESIGN DA 246**





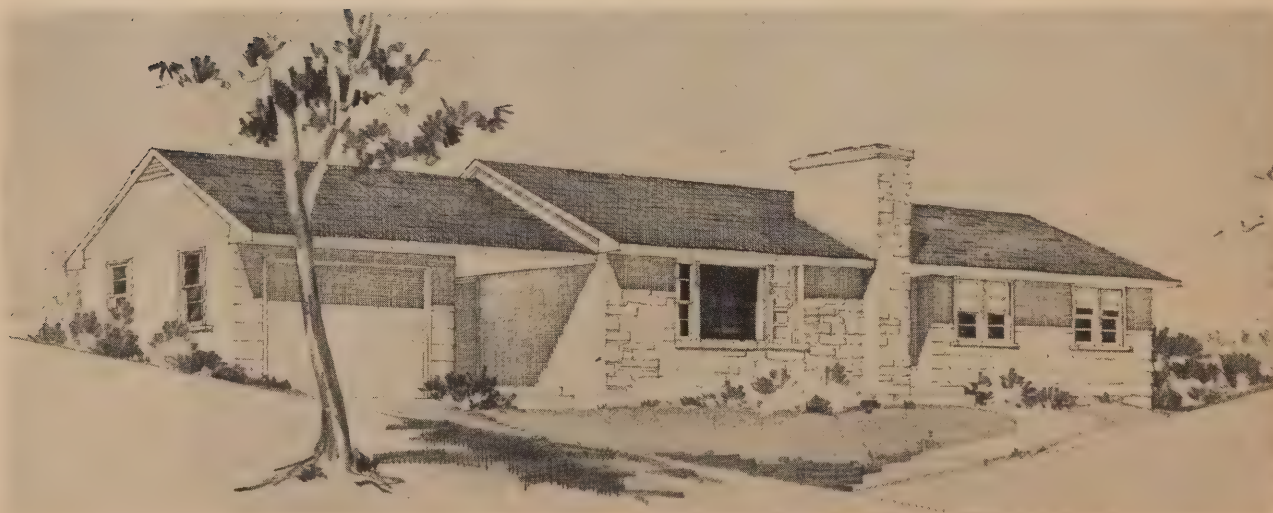




*Home Design Associates*

► **DESIGN DA 245**

Form and material in combination characterize this medium-priced three-bedroom of interwoven styling and harmonizing stone veneer with shingles. The predominant massive chimney serves two fireplaces, one in the basement recreation room. The dining space, happily put off both living room and kitchen, serves for formal and informal meals. A half partition, with wrought iron grill work above, sets off the dining area from the kitchen.



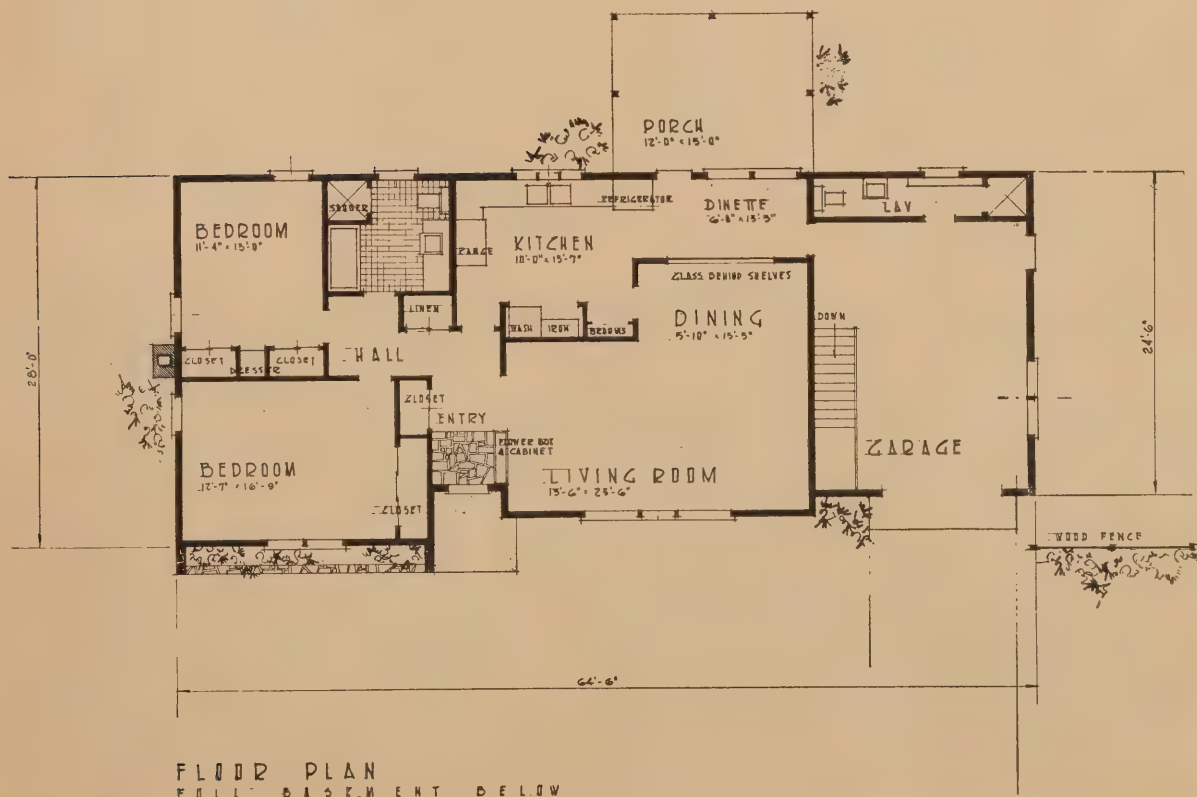




Home Design Associates

► DESIGN DA 247

Spice of this home's exterior life is the wide variety of materials used to modify its composition. There's a combination of flush boards, shingles and you choose the stone. Slender and graceful are adjectives suggested by the sweep of this two-bedroom contemporary's long, attenuating roof line prolonged in an L-shape theme by a delightful stone planter outside the sleeping wing. Further length is donated by a wooden screen off the garage area that is included to secure sideyard privacy.

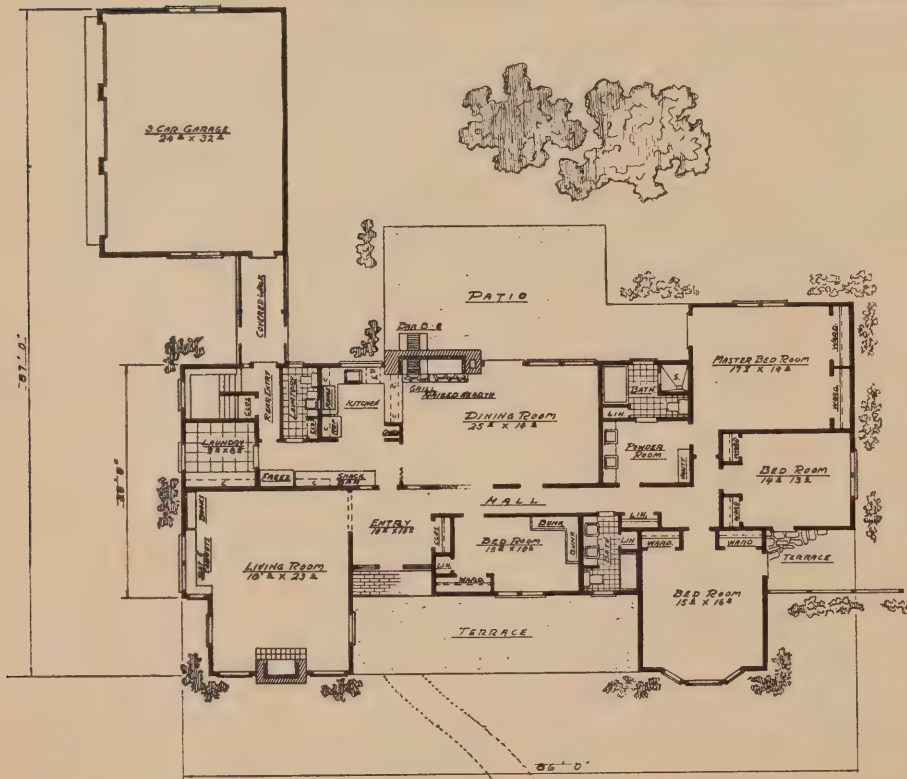






Home Design Associates

► DESIGN DA 248

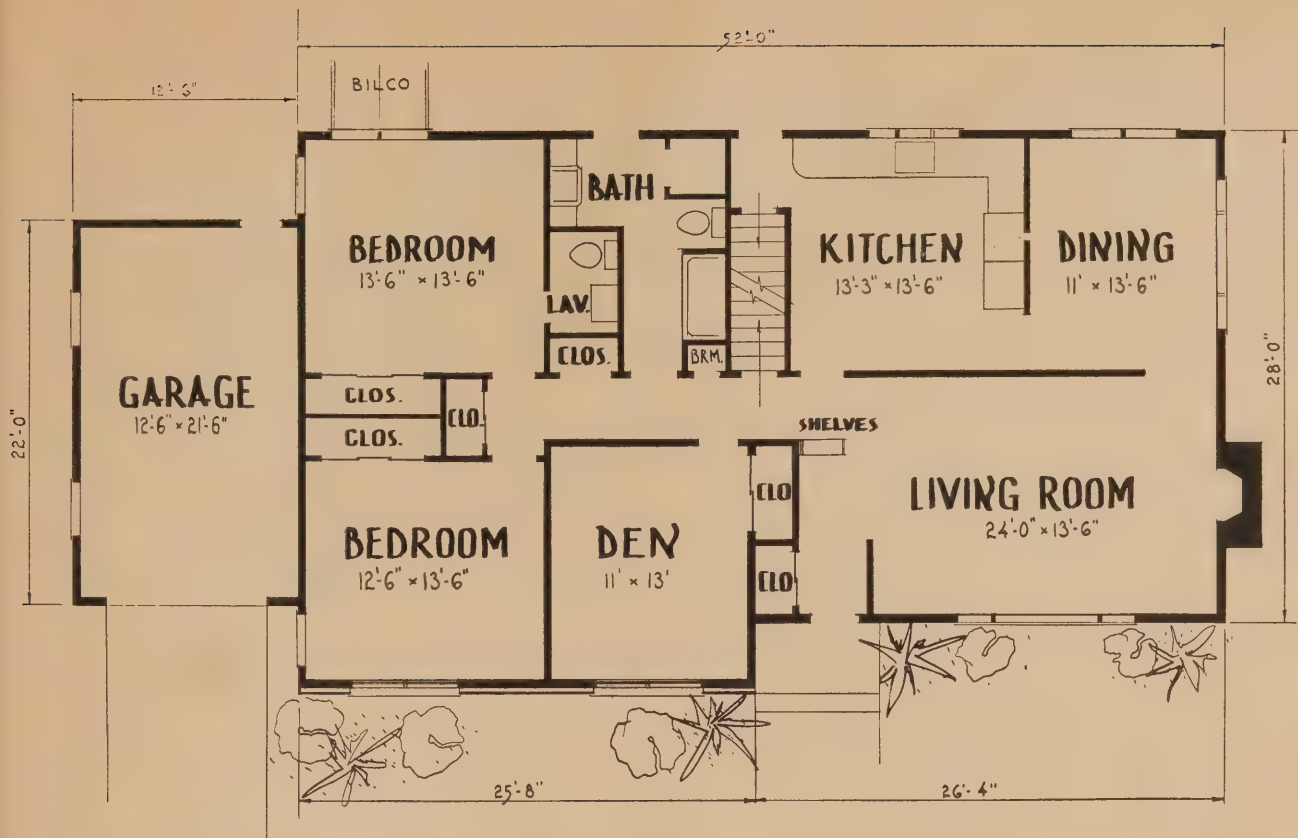


Entertaining is one of the principal keynotes of this traditional luxury home, with four bedrooms and a three-car garage. Built of shingles with flush board interpolations, it has a trellis that encloses the small bedroom to the side and insures privacy on outdoor sleeping on the adjoining patio. The big dining room can function also as a recreation area, with built-in Bar-B-Qs, one inside and one for the main patio.



Solid as the Rock of Gibraltar aptly describes this handsome living room interior of Design DA 248. From the tip of its pegged floor to the top of its beamed ceiling this room emanates an atmosphere of vibrant sturdiness while still assuring luxurious ease. The traditional vein is sustained throughout in a mood of leisurely comfort with—as you can see—plenty of light on the subject guaranteed by ample fenestration. Piece de resistance is generous built-in theme in knotty pine.



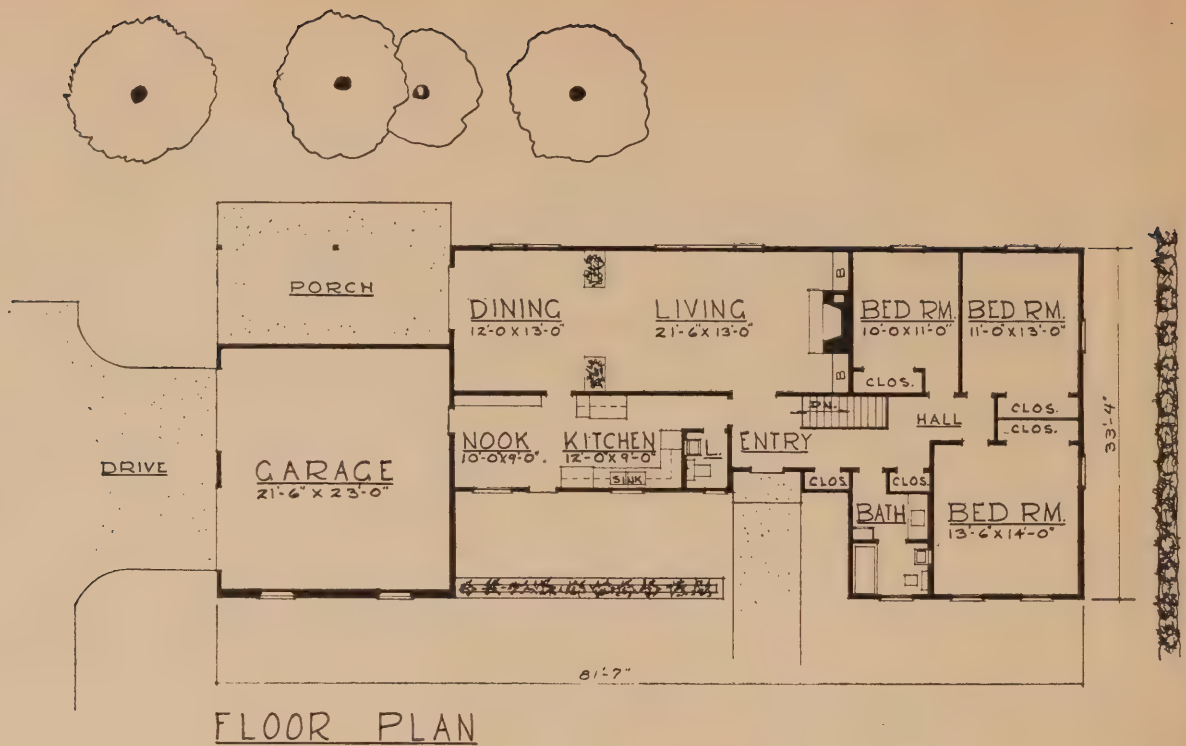


Home Design Associates  
**► DESIGN DA 249**

A high roof, for potential expansion purposes, tops a medium-priced that breathes rich quality to those drawn by traditional styling. Mingling shingles and stone with fortuitous blending, this home is either a three-bedroom or a two-bedroom home with a den where part of the family can retire during entertainment by the rest of the family in the good-sized living room. Room layout is designed for easy traffic.



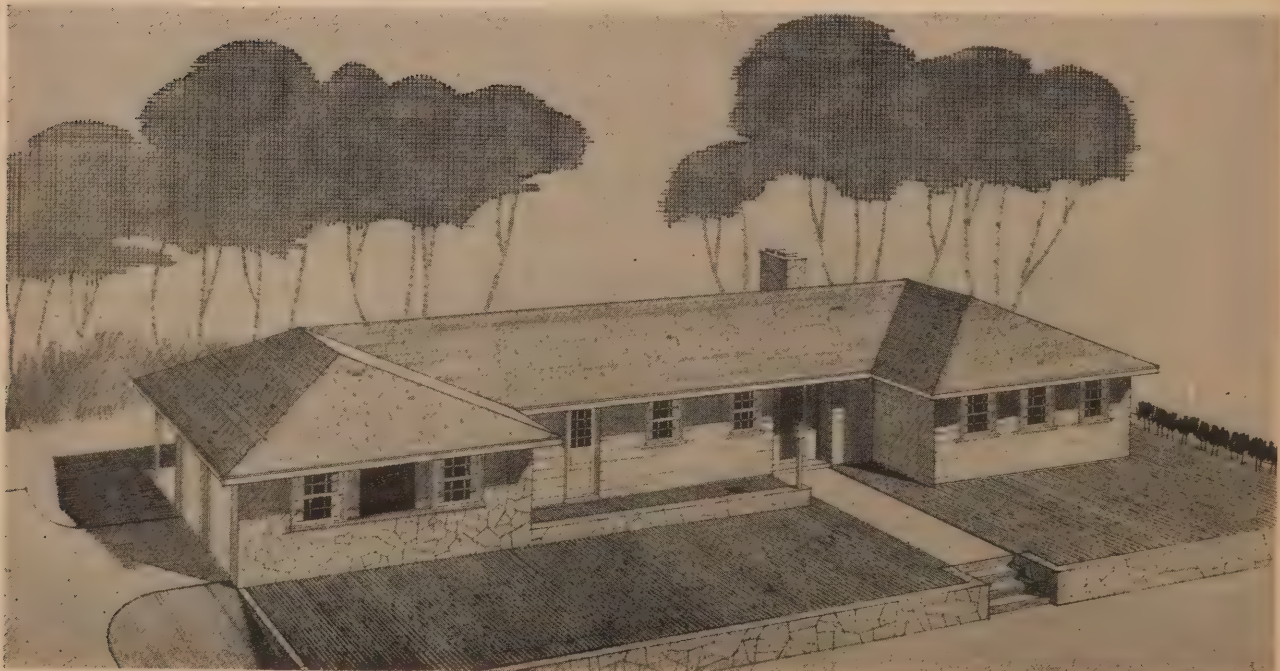




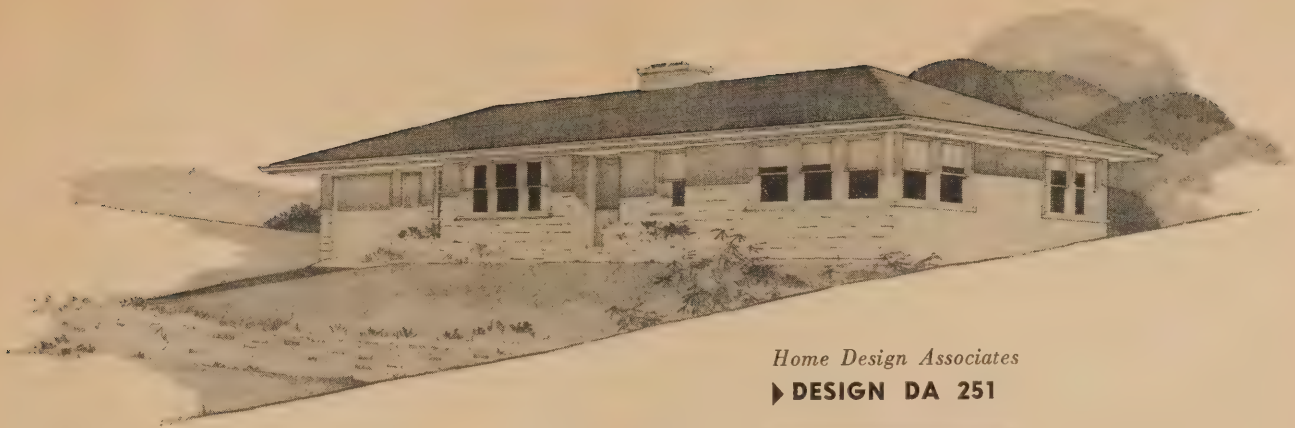
**FLOOR PLAN**

*Home Design Associates*  
**► DESIGN DA 250**

A home with a difference is embodied in this U-shaped, contemporary that offers a granite and shingle, hip roof structure for those able to afford the difference. Living and dining area has been set in the more private and more scenic section. At one end is the approach, through the long sweep of the hall; at the other end a covered porch. Bathroom permits simultaneous bathing and shaving or laving.





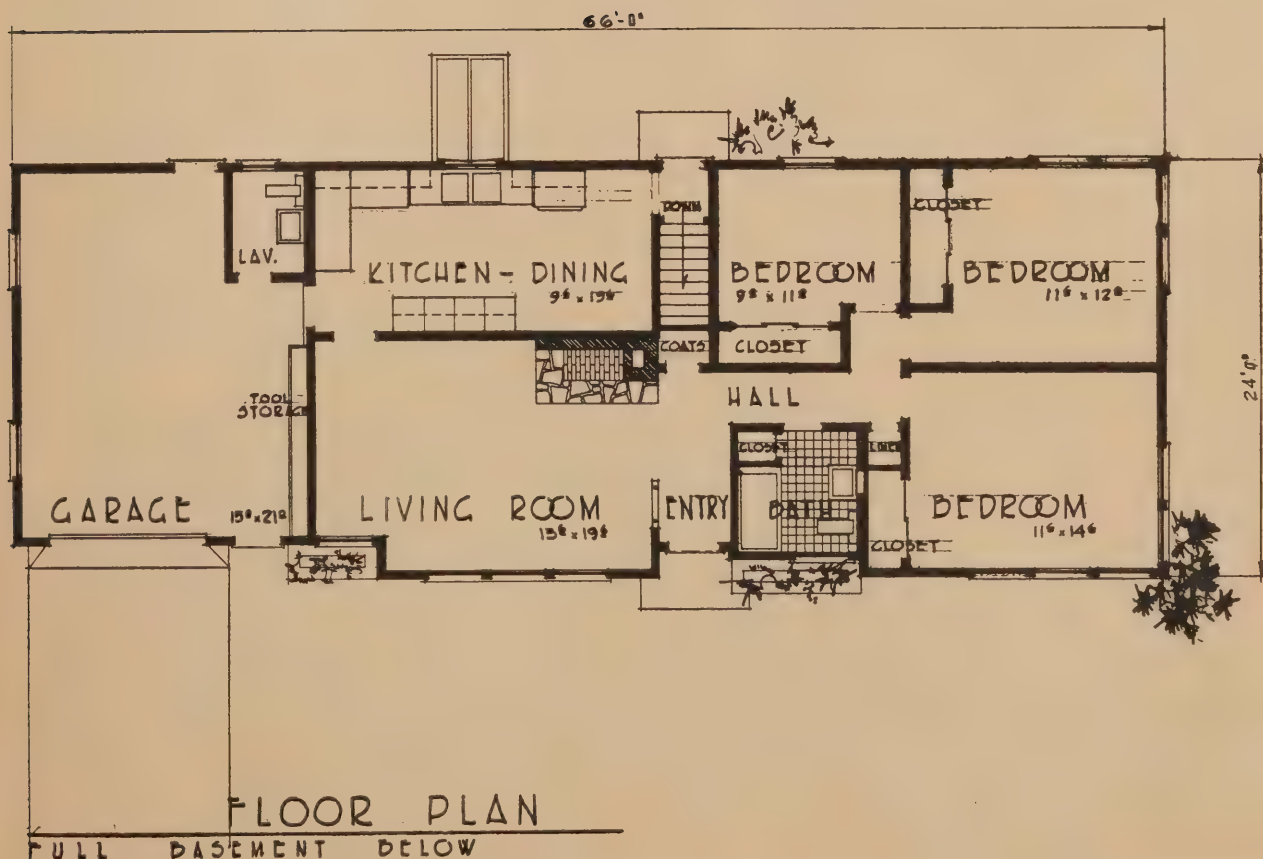


Home Design Associates

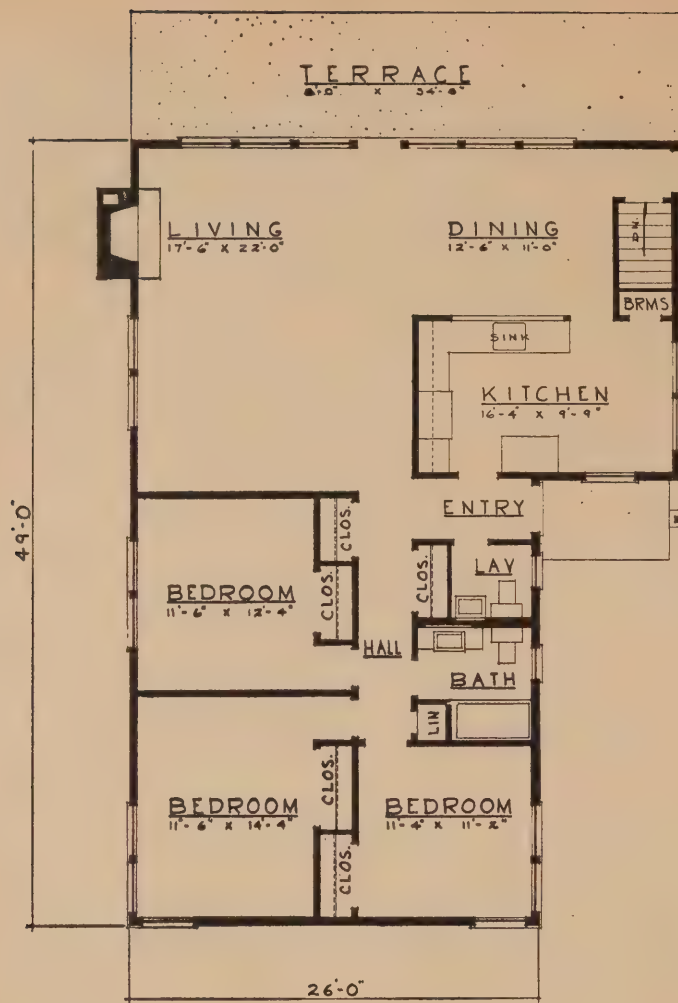
► DESIGN DA 251

© 1978 HOME DESIGN ASSOCIATES, INC. ALL RIGHTS RESERVED. FOR CIRCULATION ONLY. NOT TO BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, WITHOUT PERMISSION IN WRITING FROM HOME DESIGN ASSOCIATES, INC.

Looks big from the outside, doesn't it? Well, there's a heap of compact living space inside for this imposing rectangle to cover. One thing about this model with its inviting exterior enhanced by two recessed masonry planters. There's positively no letdown once you enter. Hitting you almost smack in the face is a lovely stone fireplace that can be most court- ing on a cold winter's day with a brisk fire going. Get a load of that big kitchen-dining area. This one's all home.

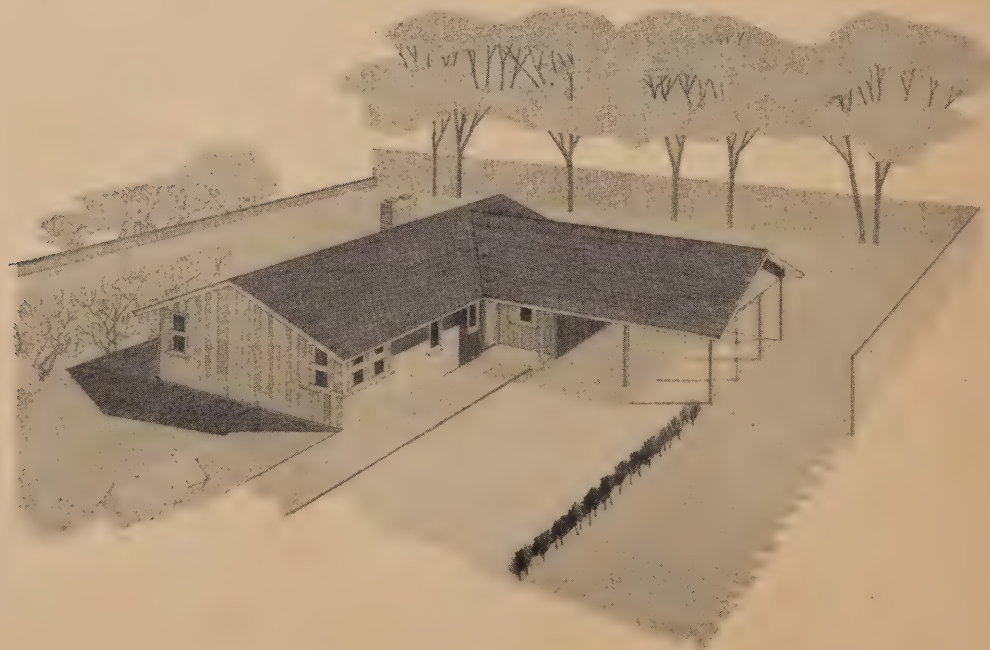






Home Design Associates  
► **DESIGN DA 252**

With vertical board construction lending an eye-pleasing harmony to the lines of this three-bedroom contemporary, the medium-price tag on this home is an added attraction for those who like modern architectural flair. Notice the placing of the sink in the kitchen. It stands in a waist-high division from the dining room, enabling mother to oversee meals and enjoy an unbroken view of the vista beyond the terrace.

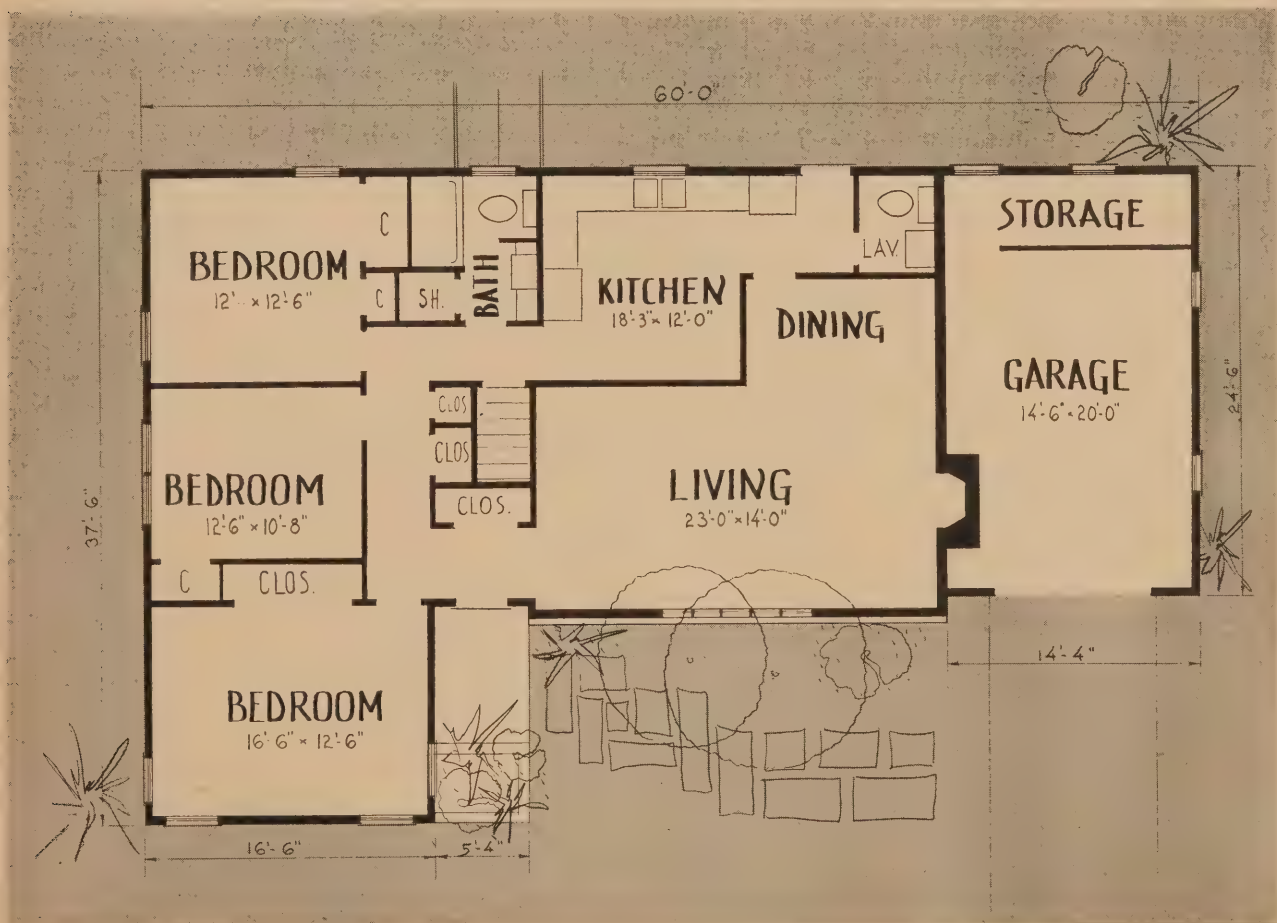


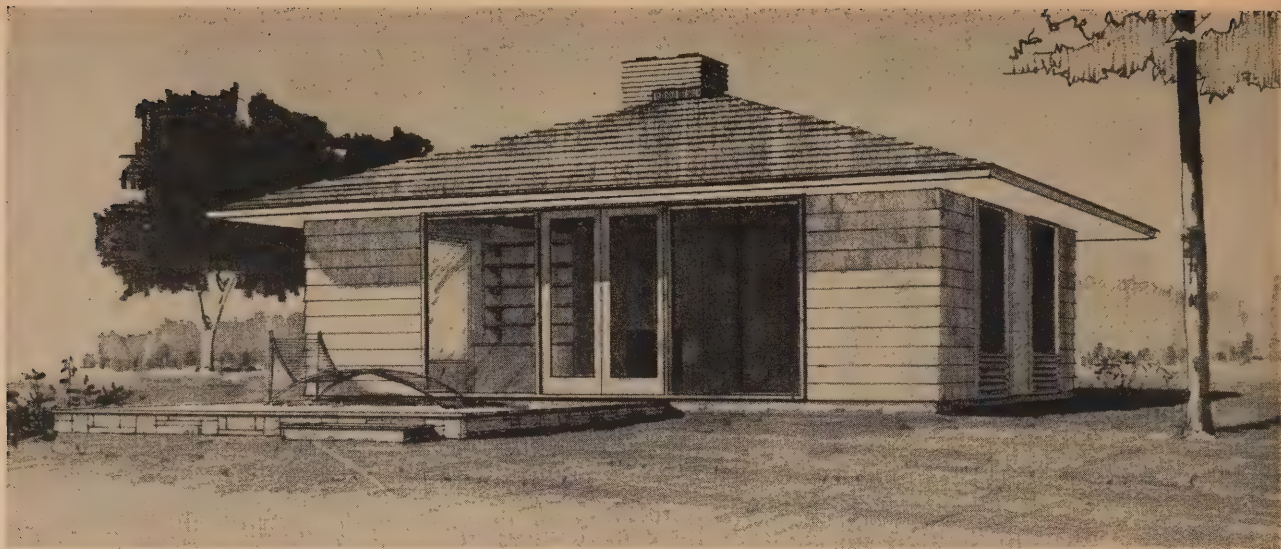




Home Design Associates  
**► DESIGN DA 253**

Shingles always lend a patrician air to a home, particularly when they are combined with the permanent richness of stone. The wide overhangs in this design protect such a happy blending in a traditional, medium-bracket, three-bedroom home. The center entrance, with convenient clothes closet, leads to a comfortable living room and an integral dining area that yet maintains its own identity. Bathrooms and closets are really conveniently placed.

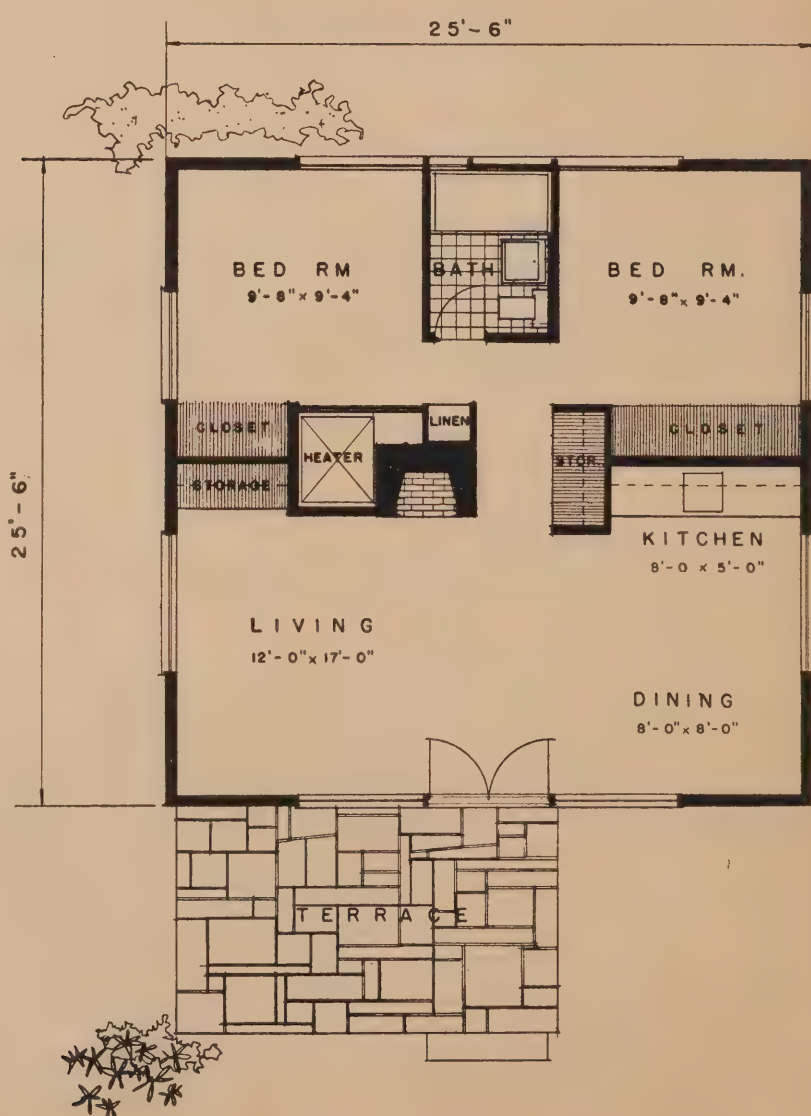




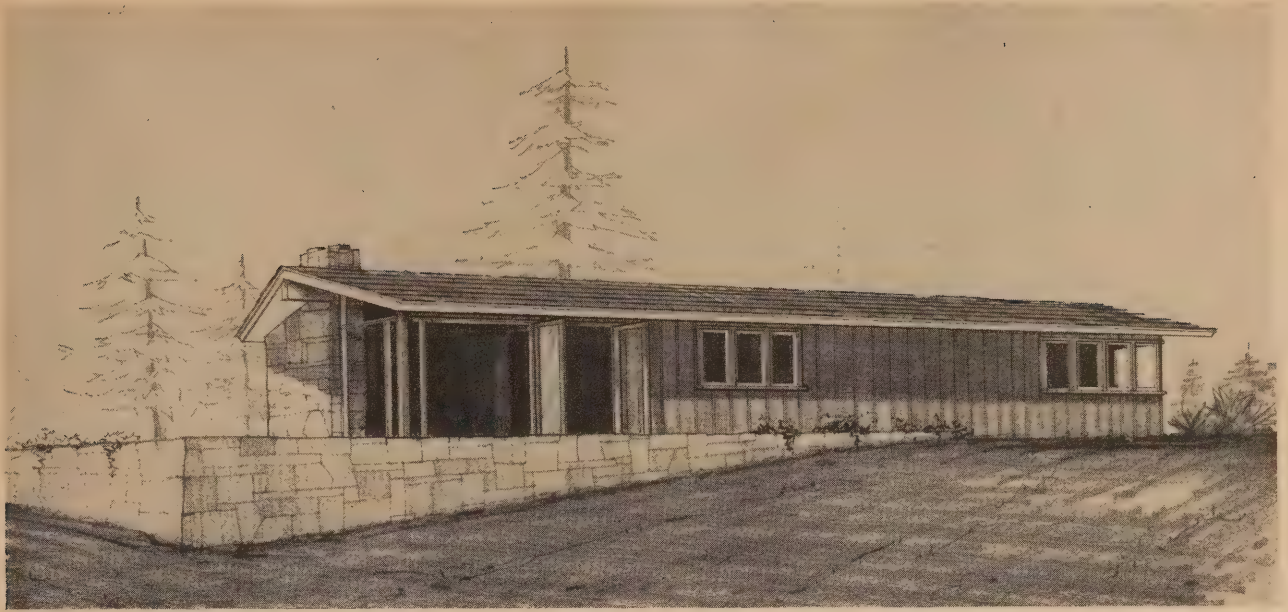
Home Design Associates

# ► DESIGN C-59

Combining the essentials of functional ease with an attractive layout that bespeaks the charm of leisure living, this box-type vacation retreat has been designed for comfort. It has tremendous storage space, space for sports and game equipment and space for a heater to take the chill off that unexpected cold, rainy spell or those unseasonable cold nights. Wide overhangs and plate glass windows with louvers also contribute to comfort.





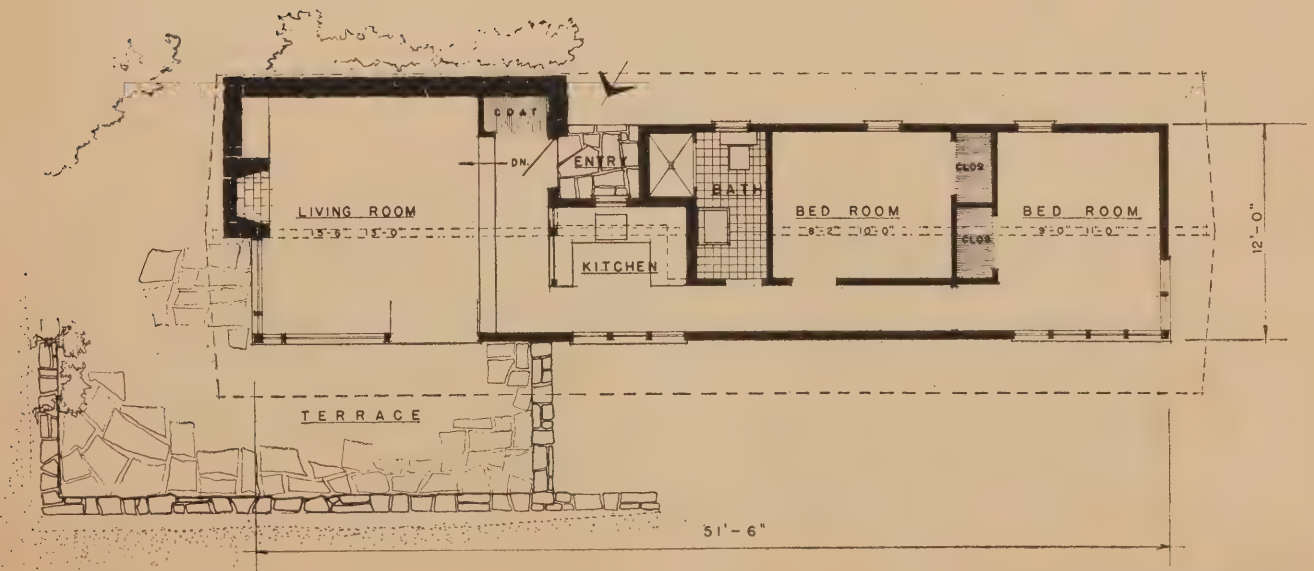


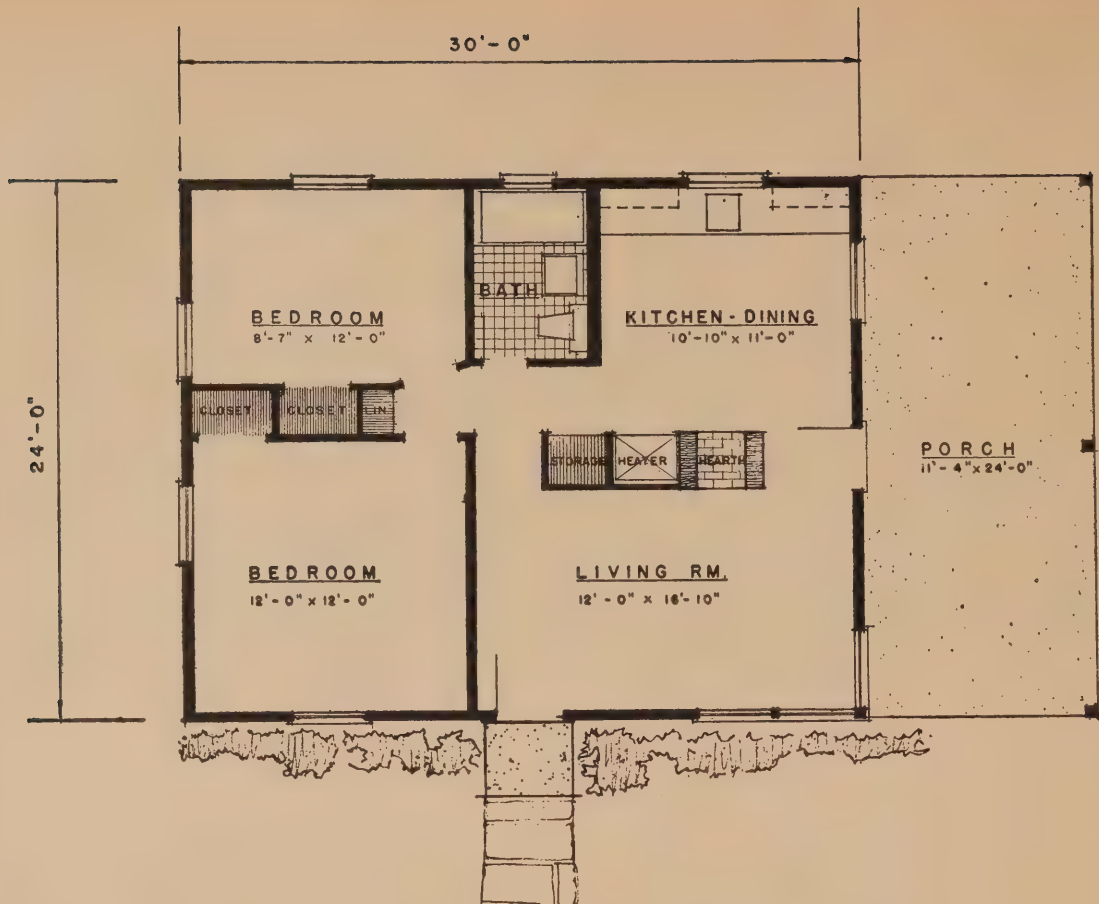
*Home Design Associates*

► **DESIGN C-60**



Presenting a rear view of a vacation retreat escoured on a narrow plot of ground, this design offers modifications in a leisure living home that has proved extremely popular. It has a step-down living-dining area that is enhanced by having one wall and part of another of stone. The terrace is set off by a glass wall. For a vacation retreat, it has a big kitchen and closets.

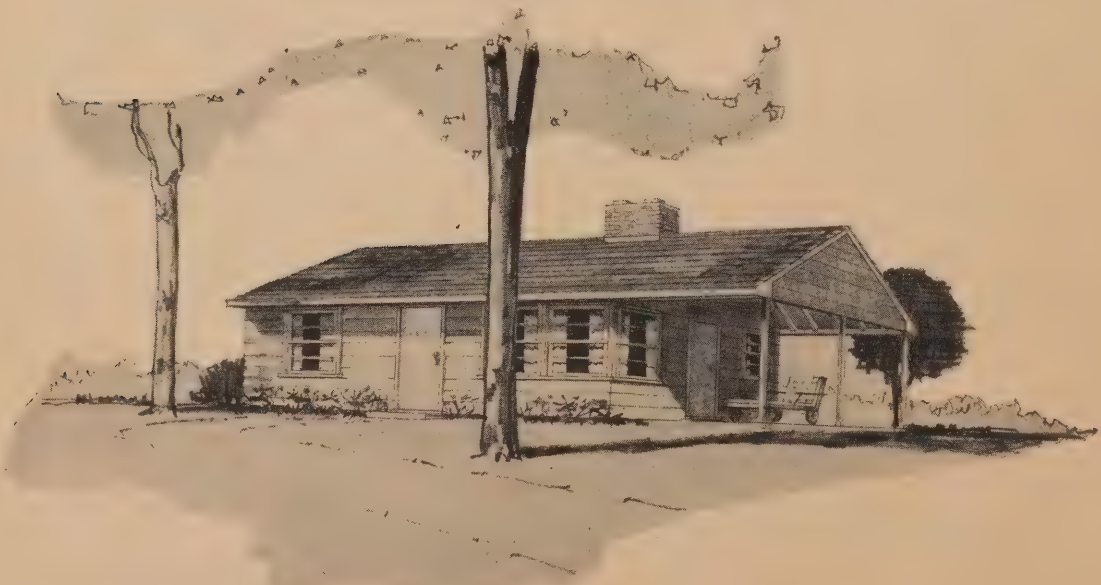




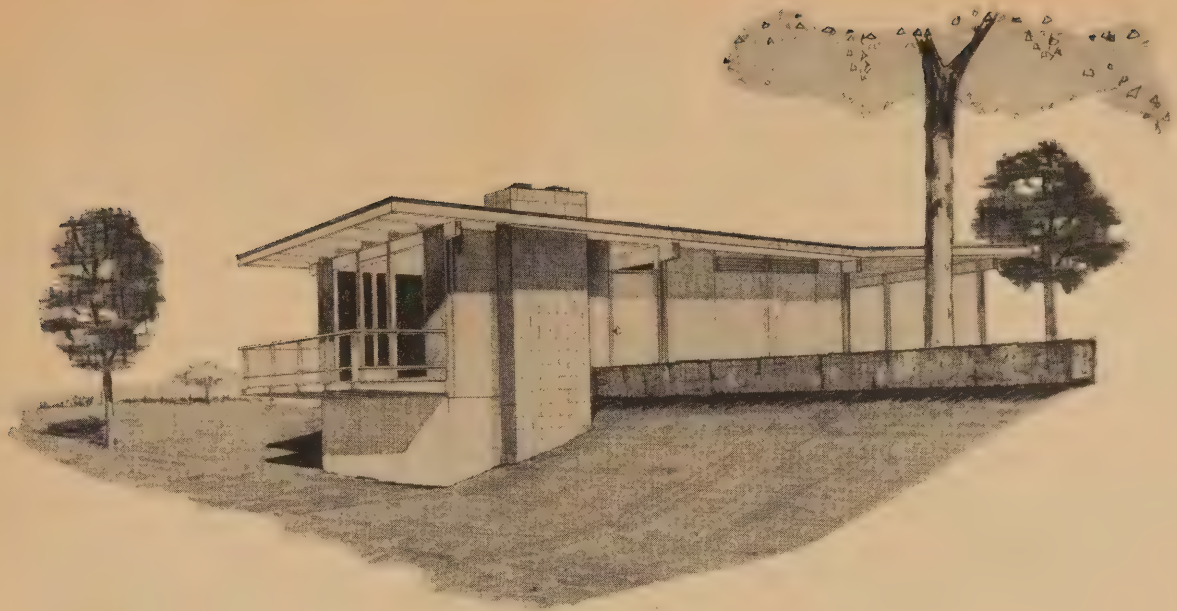
*Home Design Associates*

► **DESIGN C-61**

Hospitality of the open-house and effortless kind, is easy in this Cape Cod vacation retreat. The predominant feature is the way the fireplace extends on two sides: to the kitchen and to a really roomy living room where fellow vacationers can gather. This whole layout is important for easy access for meals, snacks or ice cubes for the "colas" or "tonics" prescribed for relief from hot weather.



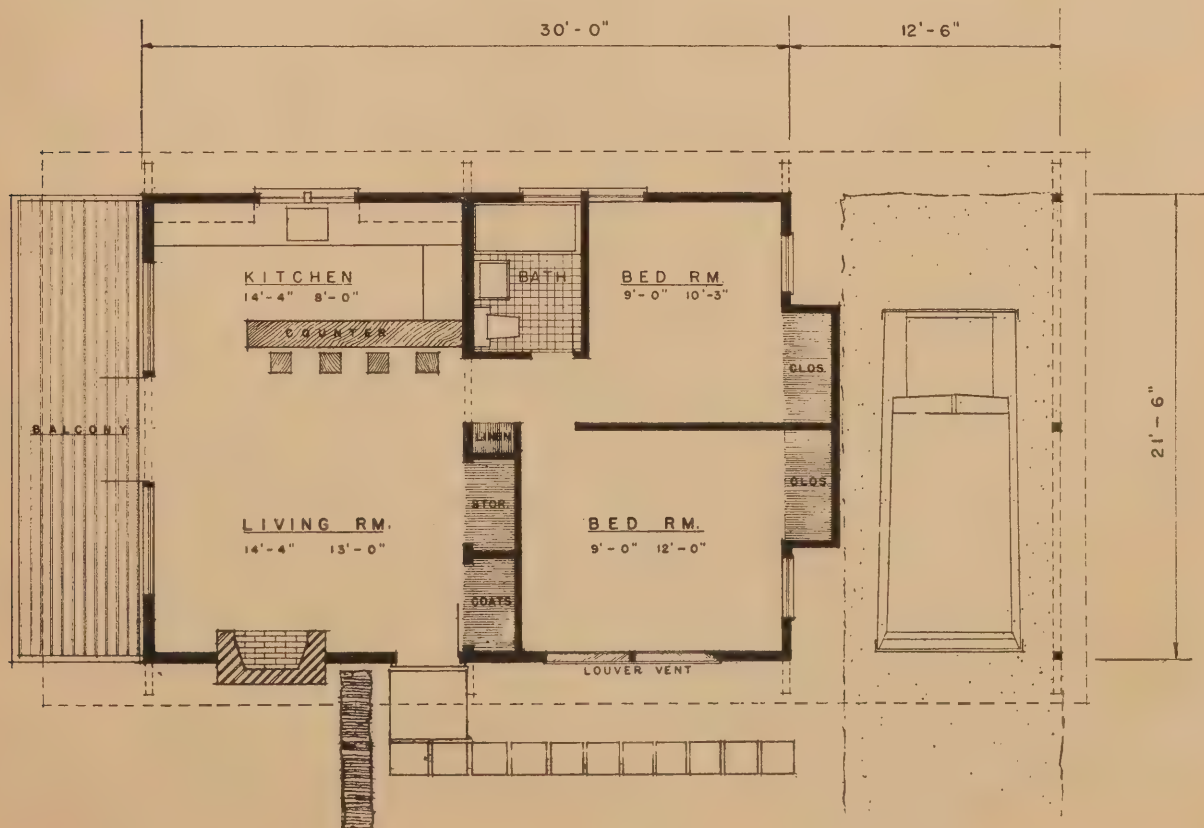


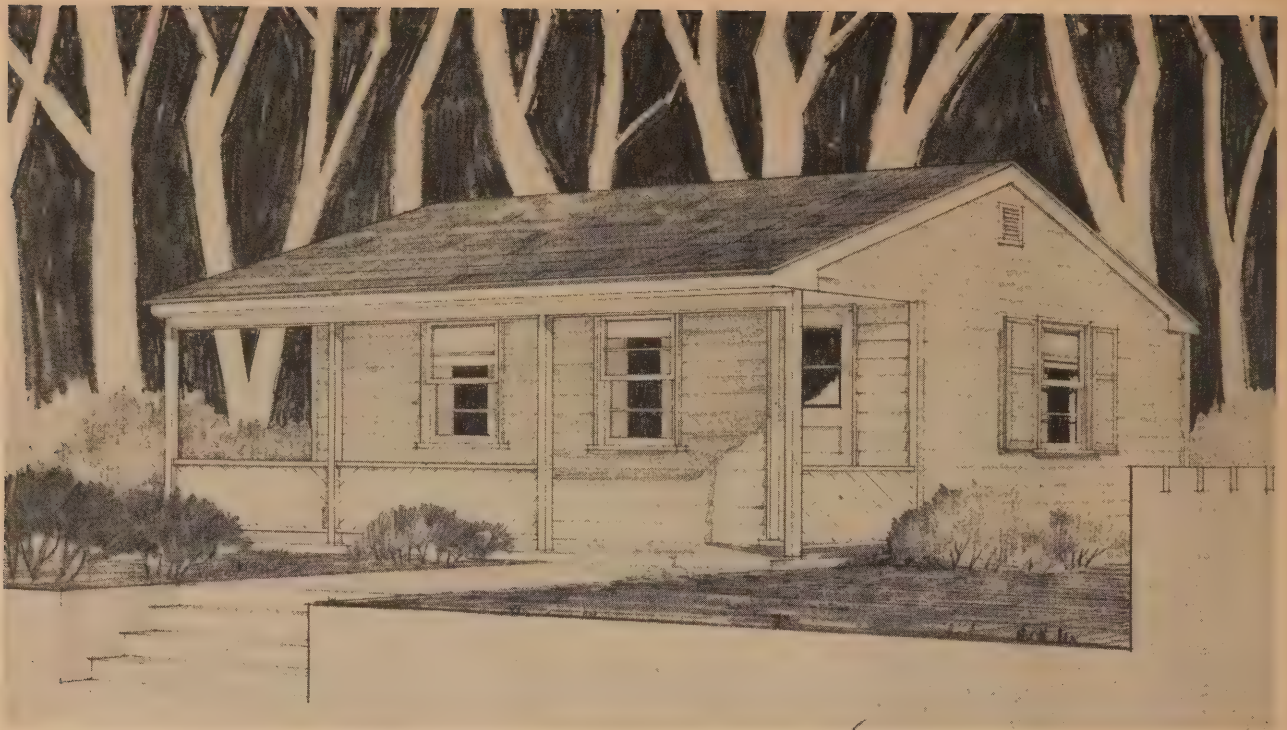


Home Design Associates

► **DESIGN C-62**

For that special site that has a sloping lot and a delightful view of the sea or the distant hills, here is a vacation retreat as modern as tomorrow and yet in harmony with its setting. The balcony serves esthetically and practically, for the crawl space beneath it accommodates a heating unit. A novel touch so suitable and attuned for leisure is the extended counter table and chairs that stress informality.

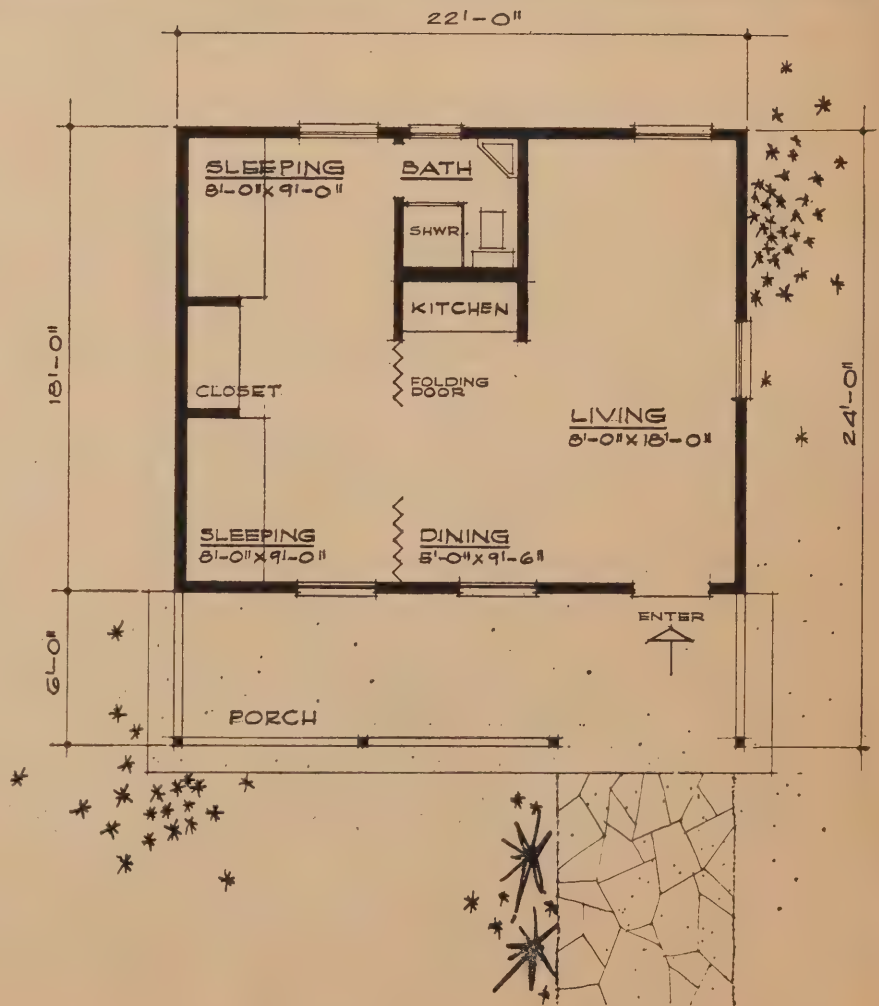




Home Design Associates

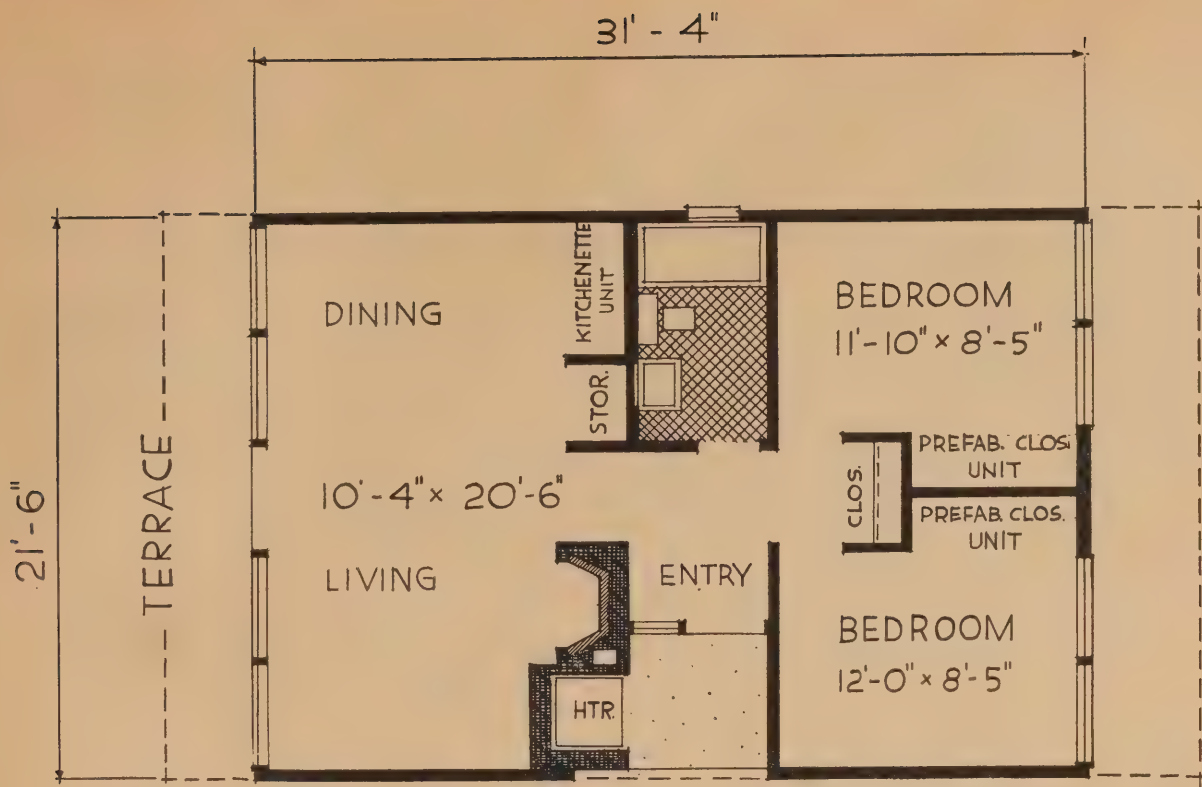
# ► DESIGN C-63

The magic of conversion, in this case not even a severe challenge to those who belong to the do-it-yourself school, can make a stock or prefab garage with an extended roof into a new bungalow, summer hide-away or beach cottage. Eliminate the overhead car door, substitute regular door and add four windows, railing and 20 feet of partitioning for bathroom, closet and kitchen sides—and presto there it is. Additional refinements, such as the folding door or a finished ceiling do not take much extra effort. Whether you do it yourself or have it done for you, it is generally sound policy to leave the mechanized specialties, such as plumbing and wiring installation, to the professionals.



HOMES TO LIVE IN



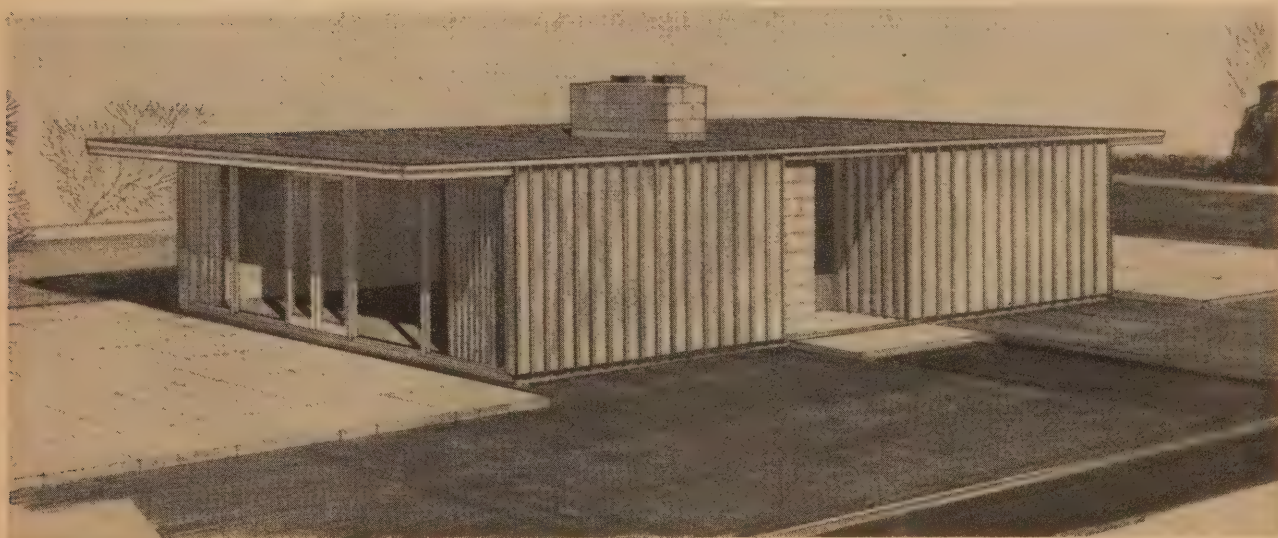


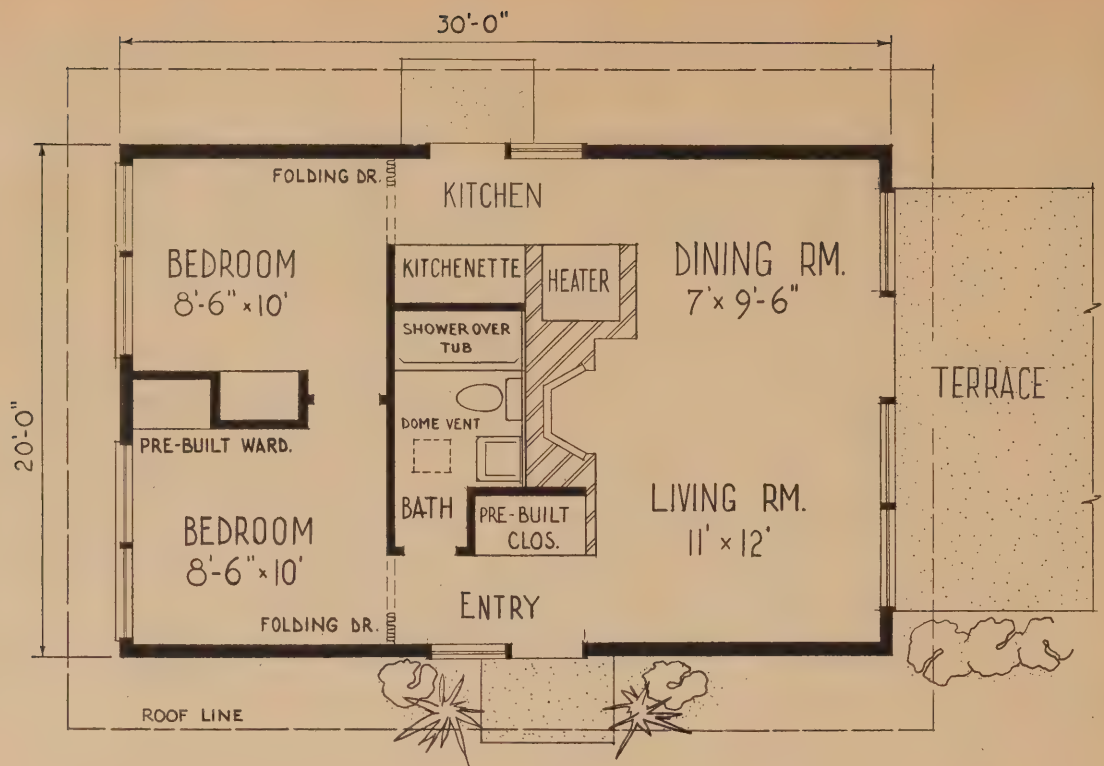
## FLOOR PLAN

*Home Design Associates*

### ► DESIGN C-64

Neat and uncomplicated for those who like their leisure simple—but with comfort—is the vacation retreat depicted here, which combines glass, boards and battens and a wee bit of cinder block. There are good overhangs, but only on the window sides, where they serve a purpose. The set-in doorway and entry are a real boon for the removal of robes—or occasionally raincoats—without dragging them through the home.



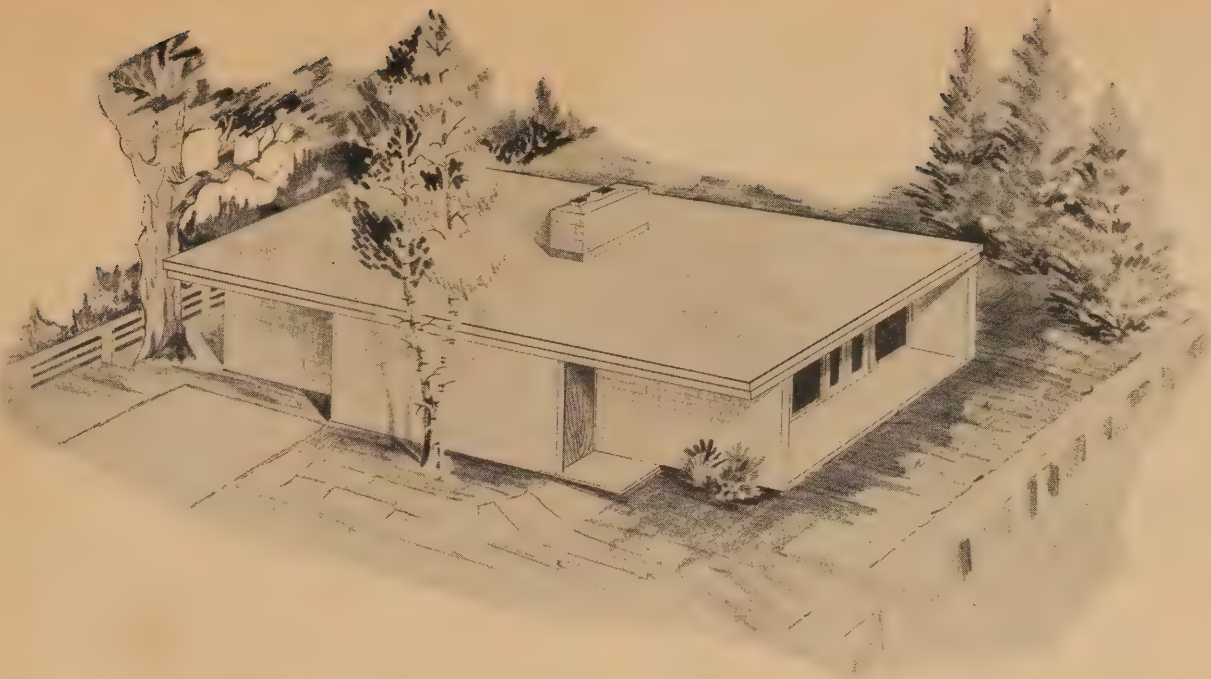


*Home Design Associates*  
**► DESIGN C-65**

A vacation retreat dressed up with swankier touches yet still within a leisure living budget is presented in this blend of shingle and glass on sides and glass side-light at doorway. The extra roof touch is a bulb vent dome for the bathroom. This retreat takes advantage of all the latest advances in cost-cutting construction techniques, such as a built-in kitchen, closets using pre-cut material and folding doors.



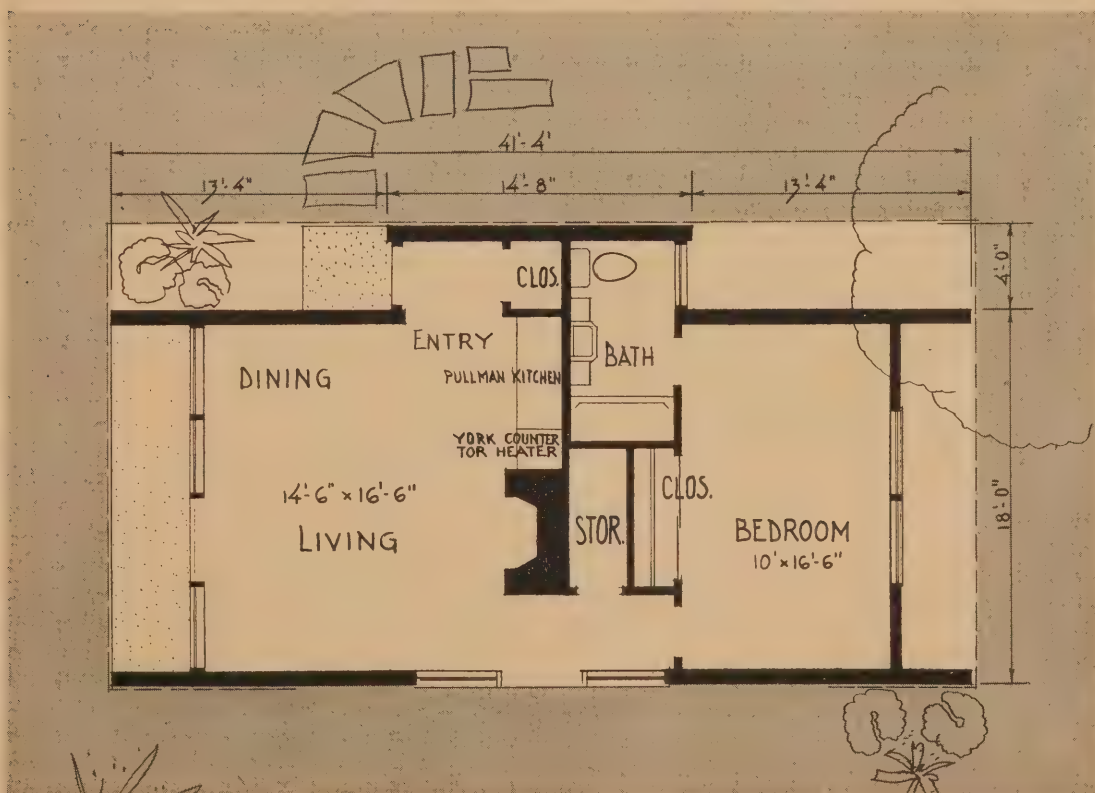


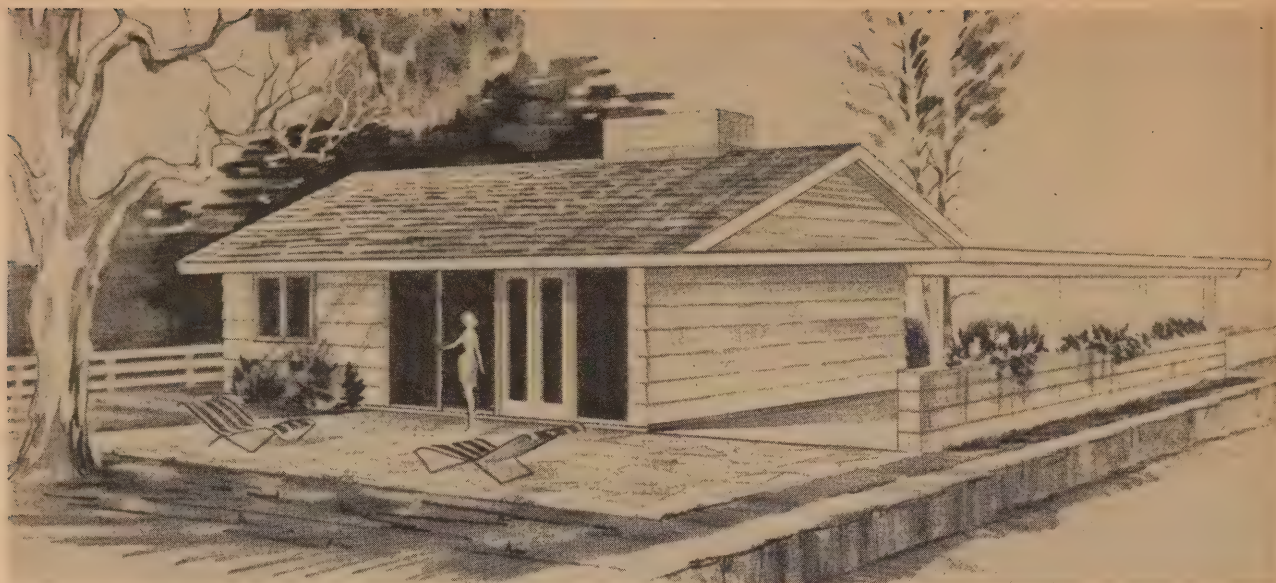


*Home Design Associates*

► **DESIGN C-66**

Emphasizing simplicity, this vacation retreat, with its flat roof and masonry construction, draws on the lines of design rather than adornment features for its eye-pleasing effect. This is a one-bedroom structure that devotes the space of another bedroom to the living-dining area. With a modern decorative screen sequestering the kitchen quarters, there is ample space for gracious entertaining. Like all the vacation retreats shown, this stresses economy.

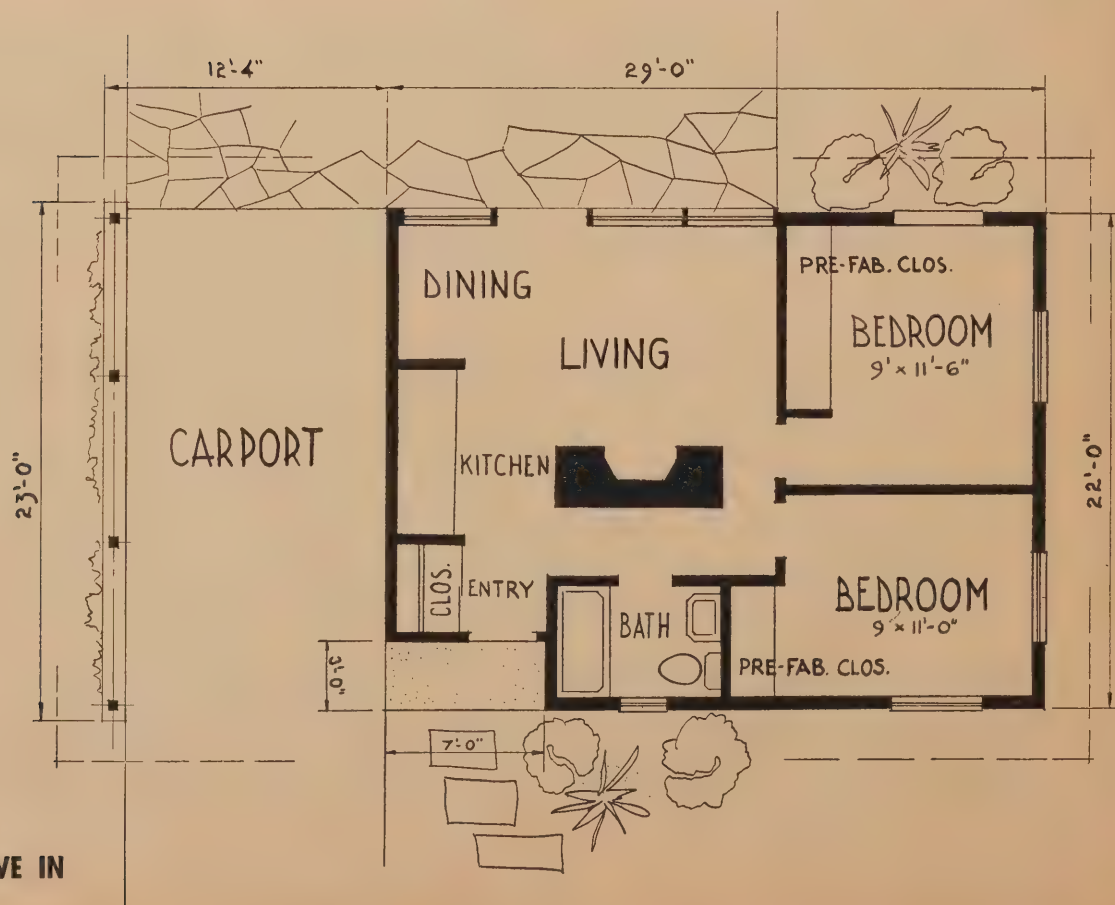




Home Design Associates

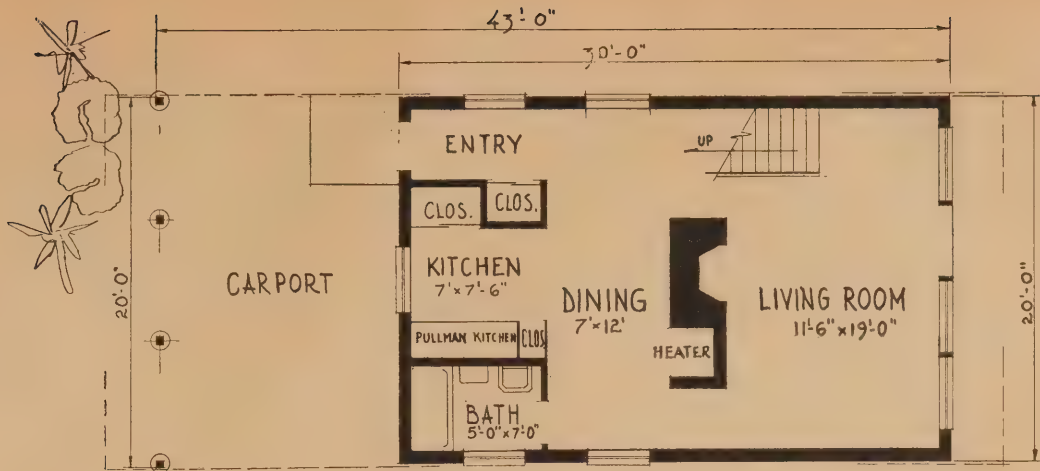
► **DESIGN C-67**

This time we have gone around the back and are looking at the rear view of this vacation retreat of contemporary styling with a gable roof. Especially interesting elements introduced in this dwelling are the free-standing fireplace that sets off the living-room, dining area and the somewhat ell-shaped aspects of the area that lend separateness to the dining alcove. The carport also offers shelter from the blazing sun.





FIRST FLOOR  
PLAN



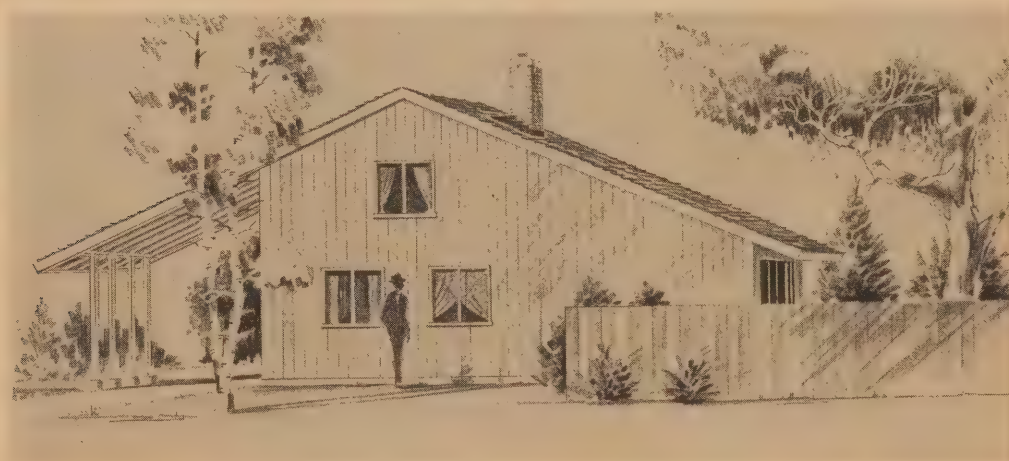
Home Design Associates

► DESIGN C-68

A vacation retreat on a distinctive level—and level is indeed the descriptive word here—is this frame, mezzanine-type leisure dwelling. The mezzanine-type has a particular advantage in that the two bedrooms on the upper level provide a measure of greater privacy than the all-on-one-floor unit. This dwelling also has the special features of distinct rooms, ample closets, window wall and easy year-round convertibility.



SECOND FLOOR PLAN



With your nose pressed to the window wall, looking into this mezzanine-type vacation retreat, you can see for yourself the enhancing decorative possibilities of the living room design. Your eye is caught by the graceful pattern of the open stair to the upper level and continues to the restful greenery of the planter, which is framed with the Roman brick of the fireplace. Unfinished walls allow freedom of color.

# X MARKS THE SPOT

In historical shrines or museums furniture and furnishings are all very nicely roped off. In Victorian days there was the visitors' parlor, which the family never used. But in the home today every room is used, and all the furniture is used—and abused, especially by the kids. Scratches, stains, dents and bangs are going to crop up again and again. The trick is not to knock yourself out trying to prevent the impossible, but knowing some of the remedies that follow.

Ordinary wax crayons—the kind used by your offspring—can serve in a quick home remedy for scratches on painted or enameled surfaces.

Pick a crayon that comes as closely as possible to matching the marred painted surface. Often, of course, it will not be possible to hit an exact match. In that case select a similar color tone but in a light hue rather than a darker shade. With color selection done, take the point of the crayon and rub it over the damaged mark. Keep on doing this until the scratch is filled with crayon pigment. Then take a clean dry cloth and gently rub the area to get rid of excess wax pigment. Then give the scratch a coat of paste wax.

## RINGS ON TABLES

Playful adults are usually the culprits that cause alcohol rings on wooden tables. To solve this one, simply moisten a clean cloth with lemon juice. Then dip it into cigar ashes. This is one time when the lady of the house will just have to put up with cigar smoke, even if she doesn't like it. Gently rub the ring with the juice-ash mixture. The ring will disappear. Then dry the spot with a clean dry cloth. Finally, do a wax and polish job on the entire table top.

You don't smoke at all? That's all right. A clean cloth dipped in silver polish is an effective alternative remedy.

Discoloring of furnishings, and household equipment is a common household problem. Porcelain plumbing fixtures that have become discolored is one instance where the problem keeps popping up.

## ELIMINATING THE SPOT

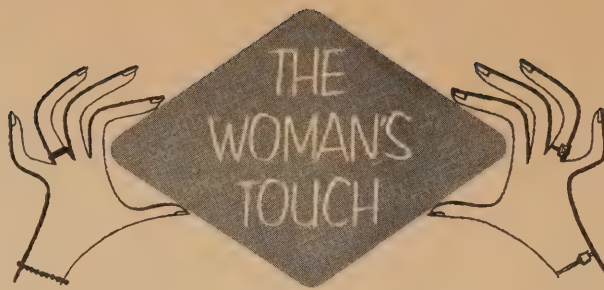
One way to get rid of the stains on porcelain fixtures is to rub them with a soft, clean cloth that has first been moistened with carbon tetrachloride. Then rinse with clean water.

Caution! It may be necessary to repeat this treatment if the stain does not respond to the medicine and vanish the first time.

Further caution! As a safety measure when dealing with carbon tetrachloride it is always a good idea to make sure the windows are open.

Now the treatment with carbon tetrachloride may not get rid of the stain completely. In that case some experts suggest trying a strong solution of oxalic acid. This should be available, without any difficulty, from almost all hardware stores, which carry the chemical in crystal form. Form a mixture consisting of one part of oxalic acid to eight parts of water. Then scrub the stains with a stiff brush dipped in the mixture. Rinse with lots and lots of clean water.

Caution! When working with any kind of acid always wear a pair of rubber gloves.



(Continued from page 27)

procedure to determine whether or not you are a good credit risk and since all the details are as secret as a confessional, there is nothing to be embarrassed about. You will be asked your salary, savings, securities, debts and credit references. Overtime pay and a wife's earnings are not considered. You should bring with you a contract for your house, a legal description of your lot and your plans.

It is a good idea to pay off a loan as quickly as possible but not so quickly that you have no emergency cash on hand. On any loan it is wise to have a clause which permits you to pay off the balance at any time prior to the final due date and thereby save yourself interest payments. Borrow a minimum rather than a maximum. A loan is a very serious obligation—and when in doubt seek legal advice.

**O**THER boons to the homebuilder are the FHA (Federal Housing Administration) and GI or VA (Veterans Administration) loans. These loans are not mortgages, but government insurance or guarantees against loans. The funds do not come from the government but from a loan organization, bank or otherwise. The government merely establishes building standards and credit which allows the loan to be insured by the FHA or guaranteed in part by the VA.

The GI and VA loans are limited to those who are, or have been, in the Armed Services and the type of home that may be built must meet government loan requirements. While this type of loan has many advantages, including lower rates of down payment than those required on other mortgage loans, there is, as with all government procedures, a great deal of red tape and you must be prepared for a certain amount of delay. The GI or veteran must bring his certificate of service or separation papers for they have to be presented before any action can be taken.

While building a home is probably the biggest financial investment in the life of the average family, it represents security. It means no more apartment or house hunting and no more rent paying

for something that does not belong to you. It is family security, too, for there is nothing happier and more satisfying than a home that is custom-built to individual needs.

**WHEN IS THE RIGHT TIME TO BUILD?** There is rarely a perfect time. Competition in the building field is keen and a great deal of effort is being made in the buyer's behalf. Prices are about the same as last year and are not likely to drop in the immediate future. Thus the present is as good a time as any.

So whether you have been farsighted, like Mr. and Mrs. M., and have planned a home from the very beginning, or whether you have suddenly outgrown present conditions and find a desperate house-need, there is a way of making dreams come true. Pick up that paper and pencil again, do a little adding and subtracting. Cut corners on that budget—a spaghetti dinner is fun, going to market yourself is the perfect excuse to get outside these brisk and lovely autumn days. And when you go to your bank, remember that there is nothing frightening about a mortgage or a loan. It is a business transaction and the bank is just as eager to do business as you are. They will meet your terms as readily as you will make your payments.

Now that you are acquainted with the ways and means of obtaining the price of a house, you'll find that organizing yourself into a home is easier than it sounds. Study your locations and your needs, window-shop for your blueprints which, incidentally, brings us to our subject for the next issue—what to look for in A HOME OF ONE'S OWN.

See you then.

*We want to work hand-in-glove with you girls—and to definitely keep in trend with The Woman's Touch. Even though our magazine is slanted at YOU in the first place—we want to go still a step further by reserving this special spot of Homes To Live In just for you, and me, and woman's talk about homes and everything pertaining to homes.*



## disposing of things

(Continued from page 21)

Another unit that is ignited by a match is called Yard Boy and made by the J. W. Fiske Iron Works. A stove pipe-like extension at the top of the unit contains a spark arrestor to prevent flying sparks and ash. The burning action of this appliance, not designed for indoor use, is downward and is said to burn steadily without stirring or attention of any kind until the refuse is reduced to ash.

More familiar to homeowners is the electric garbage sink grinder. Before planning a kitchen or remodeling these grinders and their advantages should be considered. Easy to install without major plumbing alterations, the Westinghouse model, which sells for around \$100, may be fitted into wall drain outlets only  $7\frac{7}{8}$  inches below the underside of the sink. Further adaptability to existing plumbing, the makers say, is made possible by the motor housing that can be rotated horizontally to any degree and a tail pipe that swivels in a vertical plane to obtain the most desirable angle for connection to plumbing.

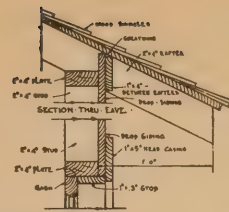
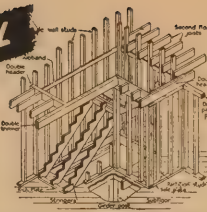
Many units today, like the Westinghouse, may be adapted to single load or continuous feed. For single load use, the waste food can be dropped into the shredding compartment as it accumulates. When loaded just turn on the cold water and flick on the switch. For the continuous feed type the cold water and switch are turned on and food waste can be tossed into the shredding compartment continuously.

Another major manufacturer of this type of waste disposal—Hotpoint—in research studies proved that farm families and those in rural areas may also enjoy the convenience of these "mechanical pigs." The studies embraced the problem of septic tanks as part of the rural plumbing system and pointed out that with a family of four, only six gallons of water a day are used by the disposer to flush scraps and vegetable wastes down the drain to the septic tank. This is compared to the 400 to 600 gallons of water used daily for personal or household needs by the same family.

For rural installations a 750 gallon tank is considered ideal for a two bedroom house. As a general rule 250 gallons should be added for each additional bedroom but no special tank should be constructed for food wastes from the Hotpoint Disposall.

Homeowners planning to install any one of the three types of disposal units, whether gas or electricity fired, those ignited by match or chemical starter, or food waste disposers are cautioned to check existing laws and controls in the communities in which they live.

**FREE-10 DAY TRIAL**



## NOW—Get the INSIDE TRADE FACTS on HOUSE CONSTRUCTION DETAILS

Save Money and Time—Get Better Construction—with these Professional Methods

Here, at last, is an exact working guide on every detail of house construction from foundation to finish. Tells you dimensions, materials, processes, step-by-step working methods. Hundreds of scale drawings and photographs make every step easy to follow. Quick reference index leads you instantly to any item. Can be used for alterations in a set of stock plans for making additions or changes in a building,

or for complete construction of a dwelling. Conforms with modern practice and building regulations in all parts of the country. A book you will refer to for years! The professional guidance you get on even a single house construction detail can *repay you a hundred times the small cost* of this wonderful volume! Send for free-examination copy today. Mail coupon below.

### Every Step in House Construction Explained and Illustrated

Excavations • Footings and drainage • Foundation forms • Sills • Girders • Joists • Sub-flooring • Exterior wall framing • Interior wall framing • Ceiling joists • Gable roof • Hip roof • Gambrel roof • Dormers • Siding and shingling • Cornices • Porches • Exterior walls of wood or brick • Interior walls finished in plaster, in plywood • Wall panels • Mouldings • Stair construction • Windows • Sash details • Window framing details • Doors and door trim • Hardware • Closets, shelves, built-in equipment • Breakfast alcove • Sewing room • Flooring • Chimneys and fireplaces • Wanteis and seats • Outdoor fireplaces • Scaffolds • Garages • Insulation • Arches and gates • Lattice porch, lattice trellis • Garden benches, tables • Swings and other garden furniture • Picket fences • Log cabins, camps, cottages • Barns • Septic tank • Painting and finishing • Heating systems • Air conditioning systems • Prefabricated houses • Useful information for home builders including architectural styles and data on modern building materials. 385 Pages. Size 8 1/2 x 11. Fully Indexed. 2100 Illustrations

### MAIL THIS COUPON

Simmons-Boardman Publishing Corp., Dept. HLI-55  
30 Church Street, New York 7, N. Y.

Send me for 10 DAYS' FREE EXAMINATION, "House Construction Details." I will either return it in 10 days and owe nothing, or send only \$4.95 (plus shipping charges) in full payment.

NAME \_\_\_\_\_

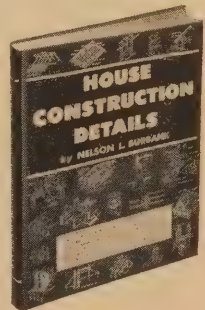
ADDRESS \_\_\_\_\_

CITY & STATE \_\_\_\_\_

☐ **SAVE!** Send \$4.95 with this coupon and we will pay postage. Same return and refund privilege.

**SEND NO MONEY**  
NEW  
ENLARGED  
EDITION  
Examine 10 Days  
**FREE**

You don't risk a penny to find out how valuable "House Construction Details" can be to you. Just mail coupon to get your free-trial copy. See for yourself how you get clear, professional guidance on every building detail. Then either send only \$4.95 plus postage in full payment, or return the book and owe nothing. Mail free-examination coupon NOW



## In the Works

**Stimulating and Valuable  
Features and Plans in the next issue of  
Homes to Live In**

### What happened to our heroine of homebuilding?

In the next installment of our heroic serial saga, "Dobbin Slept Here," our heroine continues her efforts to turn a beaten-up barn into a lovely home.

### Are you planning to build a home?

Loads of plans and descriptive material for builders and homebuilders. Another special section on homes that particularly strike the fancy of building contractors as well as the usual varied and plentiful array of homes to live in.

### Is your kitchen important to you?

Homes to Live In will have special articles on kitchen planning and design and on tiling for kitchens, bathrooms and other areas.

### What about the better half?

Continuing its efforts to keep women informed on housing, "The Woman's Touch" will take up still another aspect of the problems of homebuilding, as seen through feminine eyes.

### What do you want to know?

You want to know a myriad of things about homebuilding. Homes to Live In has the answers, in its galaxy of special articles, its special picture layouts, its regular features and its array of plans to suit the needs and wishes of homebuilders of all kinds.

**HOMES TO LIVE IN**

page 89



**NOW...**  
**YOU CAN OBTAIN THE**  
**MOST REQUESTED PLANS\***  
 only 50c each



**PRIZE**  
**SMALL HOMES and**  
**VACATION RETREATS**



**PRIZE**  
**SPLIT LEVEL and RANCH HOMES**

\*These publications present the most requested plans in their categories taken from past issues.

**ON SALE AT YOUR NEWSSTAND OR**  
**USE THIS HANDY ORDER FORM**

**ORANGE PUBLICATIONS, INC.**  
**P. O. Box 111, Mount Vernon, N. Y.**

Please rush, postage prepaid, the following publications @ 50c each:

— copies of **PRIZE SPLIT LEVEL and RANCH HOMES**

— copies of **PRIZE SMALL HOMES and VACATION RETREATS**

Enclosed find \$..... (Sorry no C.O.D.'s)

NAME.....

ADDRESS.....

CITY.....ZONE...STATE.....



Installing the attic fan, as you can see, is quite a simple operation.  
 Here two men lower the fan into place above ceiling aperture.

## summer FANS out (continued from page 23)

everything on the fan's shoulders. Plan your home so it will accommodate this important facility in such a way as to enhance its invigorating operation. In this respect it would be wise to insulate your home as fully as possible for this measure will greatly aid the fan to function with peak effectiveness. Weather-stripping is another advantage. In this way heat can be stopped "cold" right on the threshold. If warm air is allowed to steal in around doors and windows, some of the fan's efficaciousness is necessarily lost. Calking, therefore, around door and window frames is another significant step in building up the overall success of the operation. A tight and snug home with walls, floors and ceilings insulated against the passage of heat provides an excellent environment for top fan service.

Another way to reduce the strain on the fan is to cut down the direct rays of the sun as much as possible. Where windows face the sun, a good idea would be to install awnings, shutters or blinds. This is especially true of the home's southern and western exposures where the sun really hits with a vengeance on dog days.

Modern wide roof overhangs are also vital in the sun ray-cutting strategy. Their benefit is two-fold. In the summer they keep the high sun from shining directly

on walls and windows, while they permit the low winter sun to cast its rays into the home without obstruction when such added heat is indeed welcome.

Also of tremendous aid to the fan is the presence of nearby trees and shrubbery. A wooded site with tall trees would be ideal. For a summer tree in full leaf is a wonderful air conditioning unit in itself. Its substantial water evaporation process produces a veritable island of cool air on the hottest of days.

Lawns, too, shouldn't be overlooked as a heat reliever. The grass, just like trees, also operates according to the laws of nature's air conditioning process and manages to absorb the sun's rays.

Finally, you will discover your fan is valuable in more ways than just cooling the air. It can be operated in other seasons, too. A constant, refreshing circulation of air in a home is good at any time of the year. It's especially apropos when there's a lot of company at your home or you're giving a party. A room can fill up with cigarette smoke in no time. But once the fan starts going the air is soon cleared and individual comfort is assured. ●

*This article was prepared with the help of the Hunter Fan Co. and their advertising agency.*



# SPACE MAGIC

## with FOLDING DOORS

(Continued from page 25)

quiet television den or reading room. There just isn't any end to the uses of folding doors within the home.

From the basement to the attic there are many practical space-saving uses for a folding door. For instance: In the basement, a folding door can be used to close off the wash or furnace room from the recreation room or work shop. A folding door between the kitchen and dining room will allow the hostess to quickly close the door on a kitchen full of messy pots and pans when serving guests in the dining room and helps hold the heat and odors of cooking in the kitchen, too.

A folding partition in your bedroom can quickly give you a dressing or powder room when needed. In the bathroom, folding doors are excellent for keeping dust and dirt out of the linen closet. Up in the attic, folding doors can separate the storage room from the space you wish to make into a hobby or sewing room.

There is one side to this folding door story we certainly all want to know—cost!

**F**OLDING doors cost money. In some applications they are more expensive than the swing type door, materially, that is. Never forget that folding doors always give you all the living space that your floor plan calls for. Though swing type doors may cost you less money for the door itself, it also uses up valuable living space. For instance: a 3-foot wide by 6-foot 8½-inch high swing door uses some 9 square feet of floor and wall space. Two openings of this size would rob a room of 18 square feet of space. A very conservative estimate of building cost per square foot per home is between \$9 and \$11 per square foot. That swing type door has cost about \$90 in lost space plus the cost of the door, the frame, hanging the door, installing hardware and painting or finishing the door. Moreover—and this is a thought to bear in mind—the maintenance cost of swing type doors goes on year after year.

In today's retail lumber yards, building supply, paint, hardware stores, drapery, floor covering and venetian blind shops, you can find folding doors made from wood, plastic fabrics or metal . . . take your choice. All save you valuable floor space and permit the openness that is so much desired.

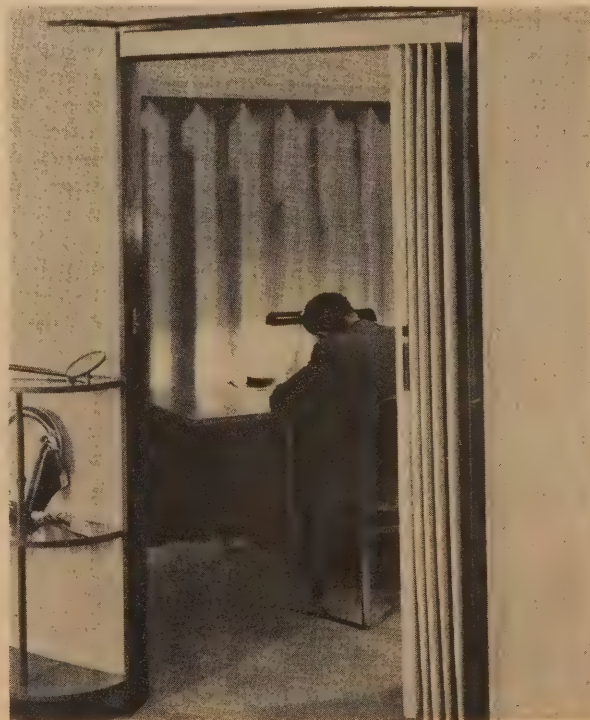
Your individual taste is the deciding factor as to whether you want the beauty of fine grain woods, narrow wood slats with a rustic appearance or slim reed or matchstick folding doors that permit limited ventilation. Or metal doors that are absolutely fire-proof and can usually be painted any color you desire. Or possibly you may prefer the vinyl coated fabrics in decorator shades with the soft, textured drapery effect?

Whatever your choice of the various types of folding doors, you will have the assurance of endowing your home with the joy of wide, open space and easy, free circulation—doors that fold off the less esthetic household sights and unfold on pleasant views and that offer a ready answer to a major problem inside the home as well as outside—the traffic problem. ●



*Without worry about doors banging into furniture, bedroom pieces can be placed close to closet because of folding door.*

*A folding door can give this ambitious young husband, eager to get ahead, a little study as a separate area for his work.*



# ❖ FOR YOUR HOME ❖

**G**RACIOUS contemporary living means added niceties and refinements that can complement and augment details of the home you are planning or now building. American artisans, craftsmen, technicians and scientists, utilizing this country's highly developed ingenuity, mechanical skills and scientific aptitudes, steadily produce an array of new, different and sparkling home features. "For Your Home" is a sampler that dips into this array of products.



## RECESSED LIGHT

Build-in lighting, easily installed in new homes by mounting between joists before plastering, can offer a distinctive modern touch. Kirlin recessed lighting fixtures, easily cleaned, do not accumulate dust or reduce ceiling height because there is nothing hanging from the ceiling. They are suitable with any furniture arrangements, any color scheme or any period of interior design.

*Manufactured by Kirlin Company, 3435 E. Jefferson Ave., Detroit, Michigan*





### FOLDING SPACE

Folding doors made by Holcomb & Hoke of Indianapolis, Indiana, and called Foldor provide the extra spaciousness both needed and desired in so many homes. Installed between rooms they make two rooms where there was one. Installed in closets or similar sectionalized areas, as in basements, they eliminate the waste space left for the swing of regular doors.



### TOILLESS TILE

It's a snap to add enriched beauty, through colorful plastic tile, to your bathroom, kitchen or laundry, according to the Pittsburgh Interlock Wall Tile people. Each tile lines up straight and even as it automatically snaps together. A project for the do-it-yourself enthusiasts among homebuilders, the tile also offers accessory trim and corners, a special application kit and stresses color variety and easy cleaning.

*Tile manufactured by Jones & Brown, 439 Sixth Ave., Pittsburgh, Pennsylvania*

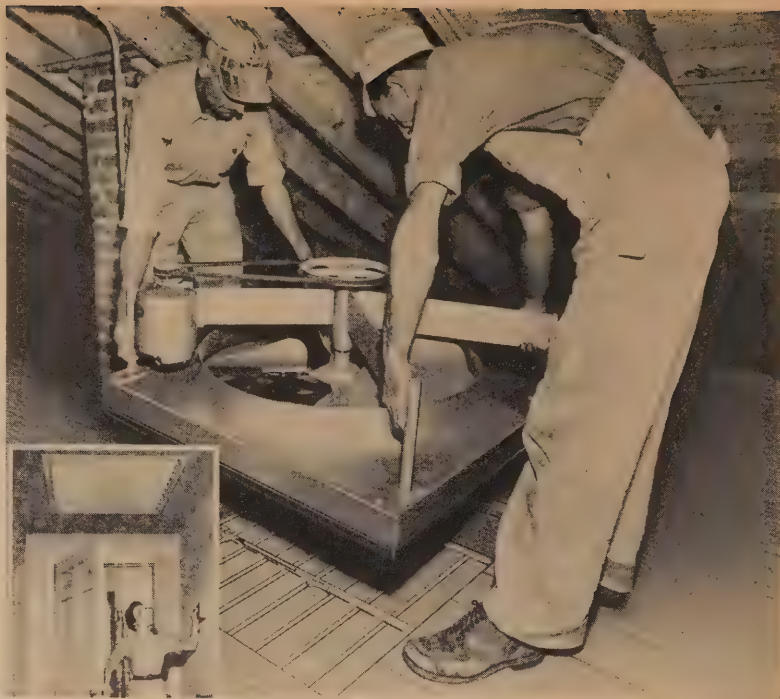
## ❖ FOR YOUR HOME ❖

(Continued from preceding page)

### COOLING ATTIC BREEZES

In these hot summer days we can really appreciate the worth of the Hunter Attic Fan shown here, which offers, in a compact unit, an economical home cooling and ventilating system. Easily installed, it rests on attic floor or joists. There is no replastering, because the automatic ceiling shutter and trim fit over ceiling opening. A wall switch makes control easy. It is finished in harmonizing off-white baked enamel.

*Manufactured by  
Hunter Fan & Ventilating Co.,  
400 So. Front St., Memphis, Tenn.*



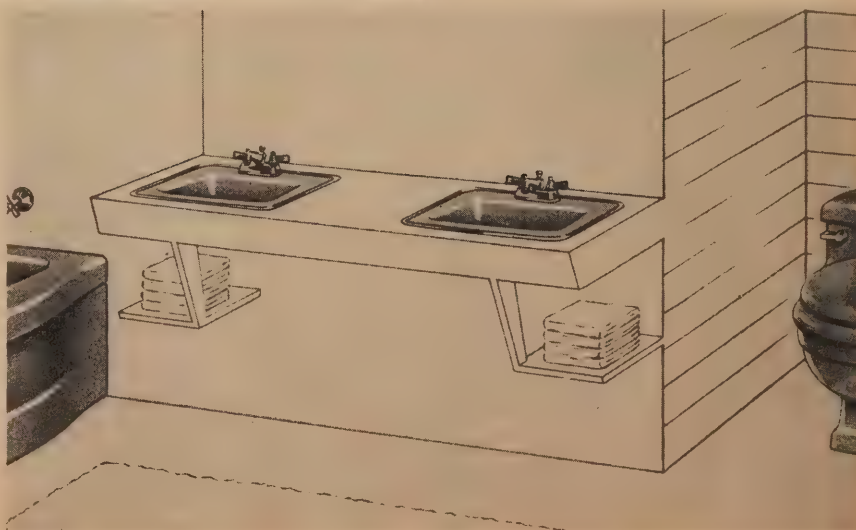
### STURDY PASSAGE

Offering easy access from the basement for the home gardener, however laden with hose and tools, is the modern Bilco all-steel basement door. Bilco says its product, neat looking, weathertight, with spring operated doors, lasts for ages. Available in three sizes from lumber and building supply dealers, it comes in a compact package and can be assembled and installed in a new home in as little as ten minutes.

*Manufactured by  
The Bilco Co.,  
New Haven, Conn.*

### CLEANING UP ON THE DOUBLE

After gardening husband and wife can clean up simultaneously; the kids won't push each other around the basin to be the first to clean up for mealtime. The "traffic" problem is considerably eased by this double set of fixtures produced by the Briggs Manufacturing Co. of Detroit. It is possible to engineer the model shown here to one set of plumbing lines. Shaving and make-up can be accomplished simultaneously, preventing tardiness for any occasion.





# PRICE and AREA CHART

Plan Number	Area—Home Only All Area Taken on Base	Sq. Ft. Misc.	Cubic Ft.** Home Only	Price Range
D.A. 203	1296	Carport 319	12,960	14,000—17,000
D.A. 204	1431	Garage & Breezeway 483	28,620	18,000—22,000
D.A. 206	906	Porch & Garage 275	17,214	10,000—12,000
D.A. 207	1000	Garage 231	16,000	14,000—17,000
D.A. 208	1460	Carport 456	16,060	15,500—19,000
D.A. 209	1408	Garage & Porch 420	28,160	21,000—24,000
D.A. 210	1032	Carport 288	18,566	13,500—15,000
D.A. 211	768		16,898	9,500—11,000
D.A. 212	720		15,120	9,000—10,500
D.A. 213	816	Garage 287	15,504	10,000—12,000
D.A. 214	912	Garage 336	17,228	11,000—13,000
D.A. 215	974		19,480	12,500—14,000
D.A. 216	974	Garage 330	13,784	12,500—14,000
D.A. 217	988		18,772	12,000—13,500
D.A. 218	1092	Garage & Porch 297	20,748	14,000—16,500
D.A. 219	872 (Incl. Garage)		19,184	14,000—16,500
D.A. 220	1015		22,330	14,500—17,000
D.A. 221	1140	Garage 241	21,660	15,000—18,000
D.A. 222	816		15,504	9,000—11,000
D.A. 223	768		16,898	9,500—11,000
D.A. 224	1182	Breezeway & Garage 462	17,912	16,000—18,500
D.A. 225	922 (Incl. Garage)		17,518	10,000—12,000
D.A. 226	922		17,518	9,500—11,500
D.A. 227	960		18,240	11,000—12,500
D.A. 228	1481	Carport & Trellis 368	16,291	20,000—24,000
D.A. 229	2076 (Incl. Carport & Terrace)		33,216	24,000—27,000
D.A. 230	1125	Garage 252	25,335	23,000—26,000
D.A. 231	1274 (Incl. Garage & Porch)		25,480	23,000—26,000
D.A. 232	1144	Carport 382	21,736	11,500—13,000
D.A. 233	1248	Carport 240	23,712	12,000—13,500
D.A. 234	1352 (Incl. Garage)	Terrace 240	24,336	22,000—25,500
D.A. 235	2000 (Incl. Garage)		42,000	31,000—35,000
D.A. 236	1616	Garage 430	25,856	25,000—29,000
D.A. 237	1040	Carport 416	18,720	11,000—12,500
D.A. 238	*1176	Porch 288	19,592	17,500—19,000
D.A. 239	1212	Carport & Porch 360	20,604	13,000—16,000
D.A. 240	1248 (Incl. Garage)		22,464	15,500—17,000
D.A. 241	1248 (Incl. Garage)		22,464	15,500—17,000
D.A. 242	1016	Carport & Porch 600	17,272	11,000—12,500
D.A. 243	*732	Carport 352	10,248	10,000—11,500
D.A. 244	1418	Garage 441		26,000—30,000
D.A. 245	1352	Garage & Breezeway 440	24,336	17,500—20,000
D.A. 246	*972		17,492	11,000—13,000
D.A. 247	1287	Garage & Porch 584	24,453	17,000—21,000
D.A. 248	3062	Garage & Patio 1237	61,240	55,000—60,000
D.A. 249	1560	Garage 275	34,320	23,000—26,000
D.A. 250	1393	Garage & Porch 855	25,770	25,000—27,500
D.A. 251	1584 (Incl. Garage)		28,512	19,000—22,000
D.A. 252	1457	Carport 500	17,548	17,500—20,500
D.A. 253	1374	Garage 355	26,106	19,000—22,000
C. 59	650	Carports, patios & combinations are included in price range.	5,850	All Vacation Retreats Designed to Fit in \$3,500-\$6,000 Price Range
C. 60	646		6,460	
C. 61	720		7,200	
C. 62	645		5,160	
†C. 63	396		3,564	
C. 64	673		5,671	
C. 65	600		6,000	
C. 66	654		5,836	
C. 67	638		6,709	
C. 68	600		7,200	

\*Figures include only that portion which is to be built first

\*\*Does not include Carport, Garage or Terrace unless these items are noted in second column

†This Plan designed around a basic Garage



**"HOMES TO LIVE IN"**

# PLAN SERVICE

***offers you a fine collection of new plans***

**PLUS THREE wonderful BONUS FEATURES!**

- 1.** A perfect exterior color scheme for your home.
- 2.** Details showing how your home can be built in frame, masonry veneer or solid masonry.
- 3.** A cost analysis sheet.

All three dividends are included in your plan package. You don't have to ask for them. They come with your order of H. D. A. plans which are complete in every necessary detail.

***NOW here's what the plans consist of:***

- |                          |  |
|--------------------------|--|
| <b>a.</b> Title sheet    | <b>d.</b> Floor, basement and foundation plans |
| <b>b.</b> Elevations     | <b>e.</b> Miscellaneous details                |
| <b>c.</b> Cross sections | <b>f.</b> Outline specifications               |

*Four sets are the number usually needed to build with—one for your Bank, one for the Builder, one for the Building Dept. and one for you, the Owner.*

■ ■ ■ ■ ■ **USE THIS CONVENIENT ORDER FORM** ■ ■ ■ ■ ■

**HOME DESIGN ASSOCIATES, INC.**

**354 Whalley Avenue,  
New Haven 11, Conn.**

*Please send me blueprints, outline specifications and the THREE BONUS FEATURES for . . .*

**DESIGN #** ..... ☐ **4 sets at \$35.00, additional sets only \$5.00 with original order.**  
(\$10.00 after original order has been sent.)

**DESIGN #** ..... ☐ **4 sets at \$35.00, additional sets only \$5.00 with original order.**  
(\$10.00 after original order has been sent.)

*I am enclosing a total of \$..... in ☐ check or ☐ money order (We pay postage on prepaid orders.)*

☐ **Please send plans C.O.D.**

(You pay postage on C.O.D. orders.) Due to postal regulations, C.O.D.'s can be accepted in U.S.A. only. Residents of Connecticut add 3% sales tax. Add .75 for 1st Class Mail. Add 1.25 for Air Mail. (These charges include special handling.) Add additional .75 to postage for special delivery.

*Please Print*

**NAME**.....

**ADDRESS**.....

**CITY**.....**ZONE**.....**STATE**.....

H5



# HOME DESIGN ASSOCIATES

## *plan package*

Concise, simple, compact . . . these best describe the typical complete plan package of Home Design Associates, Inc. The exciting story of your future home unfolds like a book as you leaf from sheet to sheet.



The steps to obtaining the plan package proceed as follows:

- 1: We receive the order.
- 2: We in turn order the blueprints. We do not stock these plans but order them individually for you.
- 3: To these prints we add the specifications and a letter of personal advice counseling you on what building pitfalls to avoid in constructing your home.
- 4: All is carefully sealed in a cylindrical envelope and dispatched promptly to you with our best wishes that the package may help you attain the home of your expectations.

The package shown in the photograph happens to be of Design # D.A. 135. It contains plan sheets, two detail sheets, sixteen specification sheets, color scheme, revision sheet, cost analysis, and, of course, the letter signed by Harold Ratner, Designer.



# EASY COME

# EASY GO!



When building or buying a new home *insist* on the feature that makes your basement useful . . . a BILCO Door! This modern, all metal door lets you in and out quickly, conveniently. Saves un-

necessary tracking through upper rooms. Makes it possible for you to properly furnish and equip your rumpus room and workshop. Adds many times its small cost to the resale value of your home.

**LIFETIME DURABILITY  
ECONOMY — SAFETY  
EASY INSTALLATION**

## Bilco®

**AMERICA'S FINEST  
BASEMENT DOOR**

WRITE **TODAY** FOR FULL INFORMATION AND NAME OF LOCAL DEALER

TO: THE BILCO COMPANY, BUILDING PRODUCTS DIVISION, NEW HAVEN 5, CONNECTICUT.